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ABSTRACT

This guide is designed to assist vocational home economics teachers in implementing the life planning course that is one of the six core course areas of Ohio's Work and Family Life program. Included in the guide are an introduction providing an overview of the practical problems proposed in the life planning core course area, four process modules, and seven content modules. The process modules cover the following topics: managing work and family responsibilities, solving personal and family problems, relating to others, and assuming a leadership role. Examined in the content modules are the following topics: developing a life management plan, ensuring wellness, building interpersonal relationships, building strong families, planning for a career, coordinating personal and career responsibilities, and using resources to meet needs and goals. Each module includes some or all of the following: statement of the practical problem covered in the module; process competency, competency builders, and supporting concepts covered in the module; teacher information (rationale, background information, references); learning activities; assessment activities; and student handouts (including checklists, worksheets, and case studies). (MN)

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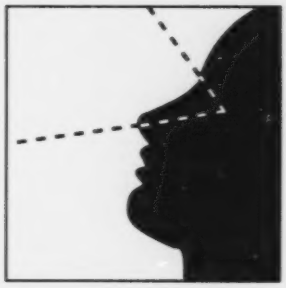
LIFE PLANNING RESOURCE GUIDE



Work and Family Life Program

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VOCATIONAL HOME ECONOMICS

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Life Planning Resource Guide

A Resource for Teaching the Life Planning Core Course Area of Ohio's Work and Family Life Program

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PREFACE

The mission of Ohio vocational home economics programs is to prepare youth and adults for the work of the family. The ultimate aim of home economics is to strengthen families, empowering individuals to take action for the well-being of self and others in the home, workplace, community, and world. Our society depends on strong families. Strong families nurture individuals, serve as their first teachers, instill values and standards of behavior, and provide human resources for the work force. Unfortunately, statistics with regard to divorce, teen pregnancy, poverty, and family violence suggest that this important institution is in danger. Ohio vocational home economics programs can provide much needed support for individuals by empowering them to take responsibility for the well-being of their families.

The Ohio Work and Family Life Program is based upon what students need to know, to be able to do, and to be like in order to be competent in the work of the family. The curriculum engages students in practical problem solving, including practical reasoning, to clarify personal and family issues, evaluate alternative choices and their consequences, develop criteria and standards for making ethical choices, and take action based on the consequences for self, family, and others. The four process skills listed below, which are essential to competence in the work of the family, are taught in each Work and Family Life course:

Managing Work and Family Responsibilities
Solving Personal and Family Problems
Relating to Others
Assuming a Leadership Role as a Responsible Citizen

There are six core course areas of the Work and Family Life Program that reflect the practical, perennial problems faced by families. The six resource guides listed below provide assistance to teachers in implementing each core course area of the program.

Personal Development (1993 release)
Resource Management (1993 release)
Life Planning (1994 release)
Nutrition and Wellness (1994 release)
Family Relations (1995 release)
Parenting (1995 release)

The *Life Planning Resource Guide* reflects the expertise of many individuals, including teachers, curriculum specialists, and Ohio Department of Education staff. In June 1993, a team of teachers and content specialists met to begin developing the modules appearing in this guide. Their commitment to this curriculum project is to be commended. The team members were

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Carolyn McKinney, The Ohio State University
Jan Thompson, The Ohio State University Extension, Van Wert County

Special recognition is extended to the professionals listed below, who gave willingly of their time, knowledge, and skills in developing the resource guide.

Dr. Janet Laster, Associate Professor, The Ohio State University, Department of Home Economics Education, wrote the teacher background information for the modules and critically reviewed many learning activities.

The following students in a graduate curriculum course at The Ohio State University researched background information and created learning activities for many of the modules.

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The following undergraduate students in a program planning course at The Ohio State University contributed to the development of teacher background information for the modules.

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The following teachers in a workshop sponsored by The Ohio State University wrote learning activities for the process modules.

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Karen Kowalski, John Hay High School
Connie Lewis
Alison Moran, Berne Union High School
Carole Thompson, Geneva High School

Kathy Kush, Center on Education and Training for Employment, The Ohio State University, provided technical assistance in formatting the resource guide.

In addition, many home economics teachers throughout Ohio reviewed and provided suggestions for the development of modules for this resource guide. Their time and energy, which contributed greatly to the curriculum project, are much appreciated.

INTRODUCTION

The Ohio Work and Family Life Program, a secondary home economics program, is based upon what students need to know, be able to do, and be like in order to be competent in the demanding, challenging, and changing work of the family. The curriculum for the program includes the development of the process skills of managing work and family life, solving personal and family problems, relating to others, and assuming a leadership role as a responsible citizen. The course content is focused on six areas that reflect the practical, perennial problems faced as part of the work of the family. These six areas are

Personal Development
Resource Management
Life Planning
Nutrition and Wellness
Family Relations
Parenting

An integral part of the curriculum is reasoning through problems by identifying personal and family values, obtaining adequate information for problem solving, and critically evaluating alternative solutions and their consequences for self and others. Once a student has reasoned through and decided on a course of action, the emphasis is on developing the skills necessary to take that action, leading to the significant outcome of responsible behavior in interpersonal, family, school, community, and work settings.

The *Life Planning Resource Guide* is one of six guides developed to help teachers implement each of the six course areas of the Work and Family Life Program. The Life Planning course focuses on using practical problem solving to set goals regarding life choices in the areas of career, personal and family relationships, wellness, and use of resources. The practical problems posed in the Life Planning course are identified in Table 1. These problems are posed through case studies and shared experiences, and examined using critical questions that will lead to ethical decisions and reasoned action.

Ohio's Competency Analysis Profile (OCAP) was developed to identify competencies required for each of the process skills and for each of the six course areas. These competencies were designed to enable learners to reason through practical problems and take action that is best for self and others. This competency list is available from The Ohio State University, Vocational Instructional Materials Laboratory, 1900 Kenny Road, Columbus, Ohio 43210-1016 (614/292-4277).

The *Life Planning Resource Guide* provides those teaching the Life Planning course an overview of the course content, teacher background information, learning activities, and assessment ideas. This guide has one teaching module for each process competency and each content competency in the Life Planning and Process Competency units of the OCAP. The sequence of the modules in this guide corresponds with the order of the OCAP competencies. Since the focus of the Life Planning course is the development of a life-management plan, it is recommended that Content Module 1, Developing a Life-management Plan be taught first in the sequence of the course content. The sequence in which the remaining modules are taught will vary, depending on the needs of the students.

Instructional time spent on each module will vary during an 18-week course according to the students' educational needs. Part of the 18-week period can be spent further developing the competencies identified, or addressing other topics as identified by the local program advisory committee.

For additional information regarding the philosophy and implementation of the Work and Family Life Program and the format, use, and implementation of each of the six resource guides, please refer to the *Work and Family Life Program Implementation Guide*, available from the Ohio Department of Education, Division of Vocational and Career Education, Vocational Home Economics Section, 65 S. Front Street, Room 909, Columbus, Ohio 43215-4183 (614-466-3046).

Table 1
Practical Problems Posed in the Life Planning Core Course Area

What should I do regarding developing a life-management plan?
- What factors affect life choices?
- What criteria should I use for evaluating life choices?
- What short-term and long-term goals should I establish regarding various life choices?
- What resources do I need to reach my goals?

What should I do regarding ensuring wellness?
- Why are wellness goals important to my life-management plan?
- What strategies should I use to ensure wellness?
- Where can I obtain reliable information about wellness?
- What are the consequences of various strategies to manage stress?

What should I do regarding building interpersonal relationships?
- What communication skills should I choose to build constructive interpersonal relationships?
- What strategies should I choose to manage conflict in ways that are best for self and others?
- What strategies should I choose to enhance self-worth in relationships?

What should I do regarding building and maintaining strong, functional families?
- Why are families important to individuals and to society?
- What strategies should I use to build a strong family?
- What strategies should I use to deal with family change and stress?
- What criteria should I use to determine readiness for marriage?
- What criteria should I use to determine readiness for parenting?

What should I do regarding planning a career?
- What is the importance of a career?
- What factors will influence the development of career goals?
- What are the consequences of various career choices in relationship to my life-management plan?
- What strategies should I use to obtain, keep, and advance in a job?

What should I do regarding coordinating personal and career responsibilities?
- What factors influence the coordination of personal and career responsibilities?
- What criteria will I use to choose strategies for coordinating personal and career responsibilities?
- What strategies should I use to improve workplace policies and attitudes that support individuals and families?

What should I do regarding using resources?
- What factors will influence how I use resources?
- What are the consequences of various choices for using resources?
- What criteria should I use to determine which choices are best for me, my family, and society?

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Life Planning

Managing Work and Family Responsibilities

Module Overview

Practical Problem: What should I do regarding managing work and family responsibilities?

Process Competency 0.0.1: Manage work and family responsibilities for the well-being of self and others

Competency Builders:

- 0.0.1.1 Explore the meaning of work and the meaning of family
- 0.0.1.2 Compare how work life is affected by families and how families are affected by work life
- *0.0.1.3 Identify management strategies for balancing work and family roles

Supporting Concepts:

1. Meaning of work and meaning of family
2. Interconnectedness of work and family life
3. Balancing needs of self, relationships, and work

*This competency builder is addressed in the Coordinating Personal and Career Responsibilities module of this resource guide

Teacher Note: In the Life Planning Core Course area, the focus of this process skill is to help students become aware of the importance of considering how life choices about work will impact family members and how family circumstances will influence their career decisions throughout the life span. The process module activities are an introduction to Content Module 6, which further develops this concept and provides an opportunity to examine how balancing personal or family and work responsibilities will impact their life-management plan.

Since the content of the process competencies remains relatively the same over the six core course areas of the Work and Family Life program, the teacher background information is the same as that printed in previous guides. The learning activities, however, have been designed specifically for this course area and complement the content modules found in the rest of this guide.

Teacher Background Information

Rationale

Society depends on two constants for its survival: family systems and work (Felstehausen & Schultz, 1991). Though these two systems have always been interconnected in numerous ways, the nature of each

system and the way in which they harmonize and conflict have changed greatly in the last few decades. Increasing numbers of single-parent and dual-income families, changes in work and family roles, differences between employer and family expectations, and changes in lifestyles have created new perspectives on the relationship between work and family life. The problem of competing work and family demands is an issue not only for family members but for the economy as well. Society cannot be optimally productive unless the needs of employer and employees are accommodated.

A resolution passed by the American Vocational Association in 1992 recognized the family as the first teacher and the first setting in which children learn about work: "The labor force is produced and affected by families and there is a relationship between family functioning and work productivity." The resolution urges that there be recognition of the value of a strong family unit and the contribution it makes to the work force and economy. It further states that the curriculum of all vocational education programs should include appreciation for the interrelationship of family and work.

With an understanding of work and family roles, students will be better prepared to make informed choices regarding their future career and family development. Before making career decisions, students should think about the impact of their career choice on their future family. Increased knowledge of the interconnectedness of work and family will enable students to increase their productivity, thereby strengthening the nation's economy and encouraging business, industry, and government policies to enhance the well-being of families. An appreciation of the important balance between work and family systems can enrich family life and contribute to success in the world of work, and most important, allow individuals to lead happier, more satisfying lives.

Background

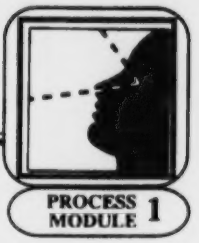
Though the word *work* is often associated with paid employment outside the home, it is used in contexts that imply a wide variety of meanings. These meanings can be classified into two groups:

1. *Work* may refer to a product, such as a good, service, thing, or idea that results from human effort and has economic, social, and/or personal value to individuals, families, or society.

2. *Work* may also be a process, or the human action or activity itself. This kind of work refers to deliberate action directed toward accomplishing a particular goal.

In either context, work can be a source of personal satisfaction, a place to go to interact with other people, a way to enhance personal development, or a means of earning money to buy things. In fact, even family activities may be considered "work." The work of the family can include nurturing other family members, creating or obtaining resources for use by family members, or creating and maintaining a living space for the family.

Students are workers, whether they are employed or not. School and extracurricular activities involve many of the same responsibilities, time commitments, and conflicts with personal and family life as paid employment. Adolescents are also engaged in the work of the family, with increasing responsibility for



family resources and the care of other family members as they make strides toward their own independence.

Each day, more American families join the ranks of the dual-worker or single-parent family. This trend, as evidenced by the statistics below, contributes to the complexity of balancing work and family responsibilities.

- According to a 1986 report by the U.S. Bureau of the Census, the typical married family is now composed of two wage earners, and the number of singe-parent families continues to rise.
- Since 1960, the number of mothers with children under the age of five working outside the home has increased from 15 percent to over 60 percent.
- It has been projected that as many as half of all families in this country may at some time be headed by a single parent, 90 percent of whom will be women—almost all of them working out of necessity, if not by choice (Schreve, 1987).
- Between 80 and 85 percent of all the children in American will be growing up in the homes of working mothers.

Work does not exist in a vacuum, nor do individuals and families (Jorgensen & Henderson, 1990). Families do affect the workplace. According to a 1985 Boston University study, nearly one half of the employees interviewed associated depression at work with the strain of holding a job and raising a family at the same time. Workers who experience basically stable home environments with minimum frustrations are generally more dependable, productive workers. Basic skills and abilities learned at home are carried over into the work world. The workplace, in turn, affects families. Direct results of employment, such as income, economic benefits, and job satisfaction, clearly affect family life.

Balancing life to include an equitable distribution of time and energy for career, relationships, and self is often a difficult task. Women who work outside the home still assume the major responsibility for the home and family (Couch, 1989). Men are struggling to grow more comfortable with shared family life. Just as women should not be denied the opportunity for a self-fulfilling, challenging career, men should not be deprived of fatherhood and a life apart from their careers.

The most common stressors involved in balancing work and family responsibilities are overload and interference (Voyandoff & Kelly, 1984). Overload is experienced when the number of responsibilities for one or more roles is greater than the individual can handle adequately or comfortably. Interference exists when responsibilities conflict and individuals are required to do two things at the same time. Family-related demands such as large family size, conflicts within the family, low spousal support, managing household tasks, finding quality day care, and managing time, stress, and energy are all related to conflict situations in balancing work and family life (Felstehausen, Glosson, & Couch, 1986; Greenhaus & Beutell, 1985). Family changes such as divorce, death, new relationships, and increased expenses are also associated with work and family conflicts (Voyandoff & Kelly, 1984).

The way in which families balance work and family life varies from one family to the next. The balance depends on the family's values and goals. To help achieve a healthy balance between work and family life, families need to learn to develop strategies for time management, high-quality family communication,

stress management, delegation, and prioritization of family work, and support systems (Jorgensen & Henderson, 1990). Flexible occupations and work hours, careful timing of family role demands, mutual support, understanding, consideration, and cooperation are also strategies for helping to alleviate conflicts between work and family life (Gupta & Jenkins, 1985).

Developing balance between work and family is an important life task. Essential are strategies for managing time, energy, and money. The degree of success in creating this balance contributes to the happiness and well-being of today's family and leads to increased productivity and job satisfaction in the workplace.

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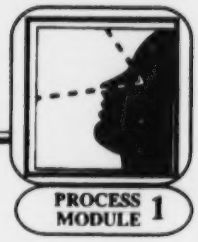
Learning Activities

1. Meaning of work and meaning of family

a. Design a bulletin board with the theme "Families: An Important Life-Support System." Include words that describe the function of families such as "roots," "security," "acceptance," "belonging," "nurturing," and "love." Add pictures of families doing a variety of activities. In small groups, make a list of the functions of families, compare your lists with the functions below, and add these ideas to the bulletin board. Read case studies or view short segments from television shows about families and explain how the actions of these sample families fulfill the functions you have described.



(1) Bearing and rearing children
(2) Providing economic security and meeting needs for food, clothing, and shelter
(3) Providing a place where members feel safe physically, emotionally, and spiritually
(4) Transmitting values, beliefs, and customs
(5) Providing emotional security by being a source of support, companionship, love, and reassurance
(6) Preparing members for involvement in community, church, school, work, and organizational life
(7) Educating members by encouraging lifelong learning and being a source of information

Teacher Note: The concepts of family and work are central to the Life Planning course. Take this opportunity to provide an overview of how upcoming units of study will further develop these concepts.

Discussion Questions
- *Why are families important to individuals? To society?*
- *Why are choices about family important to your life-management plan?*
- *How has your family influenced you?*
- *How does being in a family contribute to self-formation?*
- *Under what circumstances can family interaction be detrimental to self-formation?*
- *What life choices will you make about your future family?*

b. **FHA/HERO**: Make a collage about your family that represents activities, interests, and ideas that are important to your family. Share your collages at a chapter meeting and discuss those functions all families seem to have in common. Design a display for your school that includes several chapter members' collages and highlights the importance of families.

c. Complete **Exploring the Meaning of Work** (p. 14-15). Post definitions in a classroom display or on a bulletin board. Identify the similarities and differences between the definitions of the various groups.

Discussion Questions
- *Why is work important in our lives?*
- *How does work contribute to your self-formation?*
- *What types of work do you do now? Will you do in the future?*
- *How can you choose work that will improve your life and the lives of others?*
- *Is it possible to be engaged in work that is not meaningful?*
- *Why or why not?*

d. Choose one of the following journal entry assignments to clarify your ideas about the meaning of work and the meaning of family.

(1) Describe an experience you had in which you felt part of a family. Relate the experience to the definition of *family* and the contributions a family can make to individuals and society.
(2) Describe an experience you had in which you felt proud of work that you were doing. Describe your own definition of work and the importance of it to your life.

2. Interconnectedness of work and family life

a. Read **Systems Thinking About Work and Family** (p. 16). Using resources, make a list of ways that families affect work. Then make a list of ways that work affects families. Explain commonalities.

b. Use the questions below to interview a parent about the interconnectedness of work and family in his or her life. Compile your findings with those of other classmates and discuss how family and work are interconnected.

(1) What was your first work experience?
(2) What is your current job title?
(3) Describe five tasks you do as part of your job.
(4) Describe your educational experiences and different jobs you held that influenced your career path.
(5) Describe ten items, including values, that are important to your family.
(6) Identify five ways that your family has affected your career path.
(7) Identify five ways that your career path has affected your family.
(8) Approximately how much time do you spend during activities related to each of the following in an average work day?
  (a) Family
  (b) Friends
  (c) Career
  (d) Leisure
  (e) Spiritual well-being
  (f) Community activities
(9) Describe problems you have faced with regard to work and family issues and explain how you went about solving those problems.

Discussion Questions

- *Were you surprised at your interviewee's first work experience?*
- *How did his or her career develop?*
- *What tough choices did he or she make during his or her career path?*

- *Were there any family problems or experiences that made a great impact on his or her career?*
- *Which problems occur most often: family problems that affect work, or work problems that affect families?*
- *How do families solve these problems?*

c. Sit on the floor in a circle. Hold a large ball of yarn or heavy string and give an example of how family affects your work or how your work affects your family. Roll the ball or yarn or string to another student in the circle. That student then shares an example of how family affects his or her work or how work affects his or her family and rolls the ball to another student. Continue until all students have had a chance to share an example. Explain how the yarn or string represents the interconnectedness of these two concepts.

Discussion Questions
- *Did any of the examples you heard represent experiences you have had?*
- *What actions or goals would you recommend regarding how work affects families and how families affect work?*

3. Balancing needs of self, relationships, and work

a. Complete **What Are You Juggling?** (p. 17). Select one student to stand and juggle nerf balls that represent items in each category. Another student can throw balls for every item checked on the students' worksheet. List the consequences of needs being in balance. List the consequences of needs being out of balance. Identify ways that people can make choices that will help needs to be in balance. Explain the strategies below that can be used when one finds he or she has too many needs to juggle.

(1) Reevaluate goals and values
(2) Ask for help
(3) Let go of some responsibilities
(4) Purchase or swap services

Discussion Questions
- *What goals from your life-management plan reflect each of these areas?*
- *How will your needs in these various areas change throughout your life cycle?*
- *Should you spend an equal amount of time in each area? Why or why not?*
- *Are all the areas listed on the worksheet of equal importance to you? Why or why not?*
- *How do you know when your life is in balance? Out of balance?*

b. **FHA/HERO:** Invite various people representing different family structures to discuss how they balance self, family, and work. Before the presentation, develop a list of questions to ask the panel. Divide the chapter into listening teams and assign each team one of the following.

(1) How time is divided between family, self, and work needs
(2) Management strategies used to balance work and family life
(3) How the families establish their priorities regarding work and family
(4) How the family communicates needs for balancing work and family among family members

c. **Action Project:** Record the amount of time you spend on each of the categories below over a three-day period. Analyze your findings and compare whether the amount of time spent in each area matches your priorities. Develop a written time schedule that reflects your priorities, making changes in your present schedule where you can. Follow your schedule for one week and write a report evaluating the effectiveness of your plan.

(1) Family
(2) Work and/or school
(3) Self: leisure activities
(4) Self: activities with friends
(5) Self: spiritual enrichment activities
(6) Self: community activities

Assessment

Paper and Pencil

1. Using references, write a paragraph that describes the meaning of work in relation to families. Include a definition of work, a definition of the function of the family, and explain why work is important to individuals, families, and society.

2. Without the aid of references, describe at least three ways in which families are affected by work and at least three ways in which work is affected by families.

Classroom Experiences

1. Write a journal entry that describes an experience you had in which you felt part of a family. Relate the experience to the definition of the family and the contributions a family can make to individuals and society.

2. Write a journal entry that describes an experience you had in which you felt proud of work that you were doing. Describe your own definition of work and the importance of it to your life.

3. Interview a parent about the interconnectedness of work and family life, compile your findings, and share them with your classmates

Application to Real-life Settings

1. Keep a record of time you spend on various activities over a three-day period. Analyze your findings and compare whether the amount of time spent on each activity matches your priorities. Develop a written time schedule that reflects your priorities, making changes in your present schedule where you can. Follow your schedule for one week and write a report evaluating the effectiveness of your plan.

Exploring the Meaning of Work

What do you think of when you hear the word "work?" Work is used in many different ways in our language. Perhaps you have heard some of the expressions below. What other examples can you add that illustrate ways in which you have heard the word "work" used?

Good work!
Where do you work?
It was her life's work.
I'm working on it.
What a piece of work!

Work is an important part of life. It can be a source of pride, contribute to our self-esteem, or be a means of obtaining financial resources. Below are some examples of work in different settings. For each setting, read the examples and add at least three more examples that relate to your own experiences with work in that setting.

Work of the Workplace

Handling money
Doing reports and paperwork
Producing a product
Serving customers
Getting along with coworkers
Accomplishing the goals of a company

Your examples:
1.
2.
3.

Work of the Family

Nurturing family members
Cleaning
Preparing food
Managing money
Laundering clothes
Planning family celebrations
Caring for pets

Your examples:
1.
2.
3.

Work of the Community

Assuring law and order
Providing public transportation
Providing education
Providing recreation areas and programs
Managing tax dollars
Helping community members reach goals

Your examples:
1.
2.
3.

Exploring the Meaning of Work *(continued)*

In small groups, compare your examples and examine various definitions of work. Assign each group member to look for definitions in one or more of the following sources of information:

1. Dictionary
2. Encyclopedia
3. Thesaurus
4. Textbook
5. Definitions provided by your teacher from home economics literature

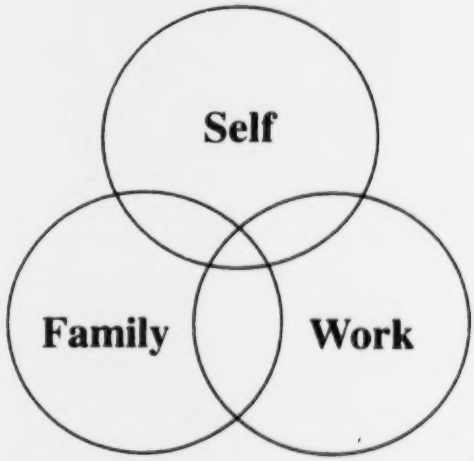
Write the definitions from the various sources, and compare them by noting words and phrases that are common to several sources. As a group, write your own definition(s) of work in the space below.

Our group definition of work is as follows:

Systems Thinking About Work and Family

A *system* includes objects and events that are related in their purpose and depend on each other to function. All the parts of a system are interrelated, interconnected, and interdependent. A change in one part of a system can affect several things at once. Systems thinking is a way to think about the relationships between complex concepts, such as work and family.

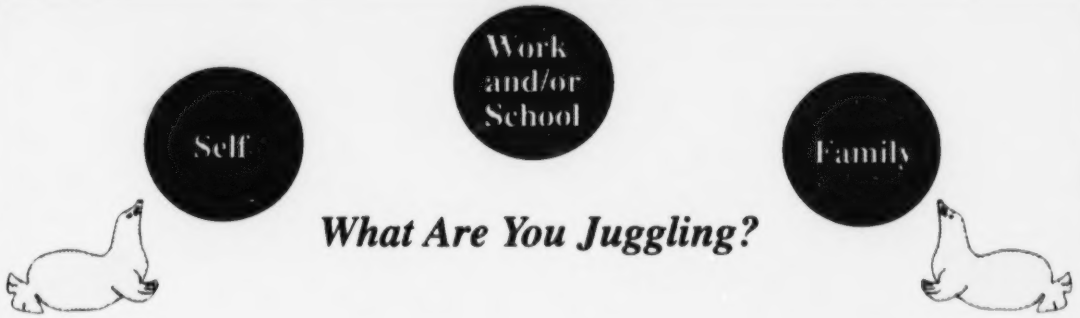
In the diagram below, three circles show the relationship between self, work, and family. When we think about the **self** as a system, it includes your physical, social, emotional, and spiritual self, and all the things you do to maintain your well-being. The **family** system includes the members of your family and all the activities your family does to support each other, such as meeting physical needs or needs for love and belonging. The **work** system includes your responsibilities at school or on the job, as well as career development activities.



The three systems overlap to represent the interconnectedness of self, family, and work. Some activities you do may really fulfill needs in more than one area. For instance, you may enjoy playing a sport to contribute to your goal of staying physically fit. Perhaps other members of your family also enjoy the sport and you spend time playing together. That activity also meets your goal of spending time having fun as a family.

The systems also influence each other. For instance, work affects family life by providing a means of earning money or affecting the schedule of family activities. Families can affect work by restoring workers for their work roles or serving as a source of frustration that may carry over into work life. There are also additional systems that could be considered that effect self, work, and family, such as the economic system, political systems, or cultural systems.

Learning to look at work and family as systems related to you will help you take a new perspective on life planning. It is important to see how these systems are interrelated, interconnected, and interdependent in your own life now and in the future.



What Are You Juggling?

Juggling responsibilities in each area of your life is part of a lifelong balancing act. A definition often used for the word balance is *to keep in a state of just proportion*. To know what balance is best for you means being aware of your goals and values. Having too many responsibilities in any one area of your life can make you feel as if your life is out of balance. And having too few activities in any one area can also contribute to a feeling of being out of balance. Under each of the areas below, check those activities that you do often.

Self		**Work and/or School**		**Family**	
Exercise	____	Work at part-time job	____	Relate to parents	____
Follow a hobby	____	Participate in school organizations	____	Relate to siblings	____
Read	____	Play on a team sport	____	Relate to extended family	____
Participate in church activities	____	Do homework	____	Care for pet(s)	____
Participate in community activities	____	Go to class	____	Clean	____
Participate in sports	____	Spend time with coworkers	____	Do laundry	____
Spend time with friends	____	Taking other classes outside of school	____	Shop	____
Do things for friends	____	Other	____	Prepare food	____
Enjoy entertainment	____			Care for younger family members	____
Other	____			Other	____

Checks in each area show that you have some variety in your life. Too many checks in any one area may suggest some imbalance in your life. Is your life in balance? Why or why not?

Life Planning

Solving Personal and Family Problems

Module Overview

Practical Problem: What should I do regarding solving personal and family problems?

Process Competency 0.0.2: Apply problem-solving process to personal and family problems for well-being of self and others

Competency Builders:

- 0.0.2.1 Clarify personal and family issues
- 0.0.2.2 Identify adequate, reliable information and resources for personal and family problem solving
- 0.0.2.3 Create alternative choices for solving problems
- 0.0.2.4 Evaluate potential consequences of alternative choices
- 0.0.2.5 Use criteria and standards to make ethical decisions
- 0.0.2.6 Evaluate outcomes

Supporting Concepts:

1. Personal and family issues
2. Information for solving problems
3. Criteria and standards for making choices
4. Evaluation of outcomes

Teacher Note: In the Life Planning Core Course area, the focus of this process skill is to help students develop practical problem-solving skills to use in making the life choices associated with their life-management plan. The process module activities are an introduction to the problem-solving process, which will be used throughout the entire course. Of particular importance are the skills of seeking information to solve problems, choosing criteria and standards for making choices, and evaluating the outcomes of problem solving.

Since the content of the process competencies remains relatively the same over the six core course areas of the Work and Family Life program, the teacher background information for this module is the same as that printed in the problem-solving modules of previous guides. The learning activities, however, have been designed specifically for this course area and complement the content modules found in the rest of this guide.

Solving Personal and Family Problems

Teacher Background Information

Rationale

The quality of work and family life depends on the ability to solve practical problems. These practical problems are complex, each with a varying context, requiring reasoning about what is best to believe and do in changing contextual conditions. Unfortunately, there is evidence (Perkins, 1985; Laster, 1987) to indicate that both youth and adults do not reason well to answer everyday what-to-do questions–especially problems involving actions that will affect the well-being of others. Perkins (1987) found that normal education at the high school, college, and graduate school levels had only a slight impact on everyday informal reasoning skills. In fact, with the exception of home economics, educational programs do little to develop the value reasoning skills needed to solve these human survival and family life problems.

All educators are responsible for helping students prepare for their future by developing the critical and creative thinking skills involved in solving problems. Deep, elaborative, and constructive thinking is required for learners to have meaningful learnings that can be remembered and used later. Since half of the information in any field is estimated to become outdated in six years, "students will be better equipped for the future if they are good thinkers rather than good memorizers of a fixed body of knowledge" (Willis, 1992, p. 1). Employers' competitive edge is increasingly dependent on their employees' basic thinking skills, and "workers are being challenged as never before" since they often lack the needed learning, creative thinking, and problem-solving skills (Carnevale et al., 1990).

As problems become more complex and lead to farther reaching moral consequences, individuals need help in developing their moral reasoning abilities. Individual and family issues as well as many of the significant problems facing society today have complex moral dimensions. Issues such as family violence, meaningful education, quality environment, care of the young and elderly, declining moral and ethical behavior, increasing self-centeredness, and declining civic responsibility require practical, moral reasoning at family, community, and global levels. Such reasoning is necessary because the contexts of these problems are constantly changing: the global environment, people and their developmental stage, relationships between people, and value priorities.

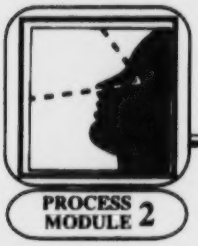
Recent developments in cognitive psychology and home economics have led to the conclusion that thinking and learning skills can be modified. Practical intelligence, a set of learning and thinking skills needed for solving everyday problems, can be developed when adolescents are missing essential cognitive processes. Both Martin (1988) and Vulgamore (1991) were able to significantly increase their students' level of decision making by offering formal instructional activities. These findings suggest the need to formally help students develop practical problem solving skills, including decision-making and critical-thinking processes.

Background

Fulfilling work and family roles involves solving both scientific and practical problems and using a variety of thinking processes to solve those problems, as illustrated in Table 1. Solving both scientific and practical

Table 1
Thinking Processes Used in Work and Family Life Problems

Practical Problem Solving	Scientific Problem Solving	Decision Making	Planning Process
[Uses practical reasoning to answer a practical or value question concerning what to believe and do, deciding what action is **best** to take. Considers the questions: *what to do, what should be done, or what ought to be done?*]	[Uses scientific reasoning to answer theoretical or technical questions: *What is, what controls, what factors, why, how does . . . ?*]	[Uses technical steps to decide how to answer the *what to do* question: reasoning is assumed and not encouraged.]	[Uses technical steps as management tool to select, carry out, and manage projects.]
1. Analyze the situation and identify the real problem.	1. Define the problem.	1. Identify the decision to be made: Examine the goals and constraints of the situation.	1. Identify concerns.
2. Seek and evaluate information • Contextual factors • Values and goals • Alternative actions —Technical action — Interpretive action — Empowering or emancipatory action	2. Collect information about the problem • Theories • Previous research	2. List the alternatives.	2. Set a goal.
3. Evaluate actions and potential consequences using values and goals (especially ethical and moral value standards) and contextual factors as criteria.	3. Form a hypothesis.	3. Consider the risks.	3. Form a plan of action • Who • How • What • Why • When • Where
4. Draw conclusions and select the best action(s) based on • Values and goals —Moral and ethical —Feasible in context —Values of others involved • Facts • Imagined possibilities	4. Experiment to test the hypothesis.	4. Weigh the alternatives such as by: • Listing advantages and disadvantages	4. Act.
5. Take action.	5. Observe and record data from the experiment.	5. Select an alternative.	5. Follow up: Evaluate.
6. Reflect on decision and evaluate action.	6. Draw conclusions based entirely on facts observed in the experiment.	6. Accept responsibility.	



problems requires reasoning: reaching conclusions, inductively or deductively, from knowledge. However, scientific and practical problem-solving processes differ in the types of knowledge needed to solve the problem.

Scientific problems, such as *what is, why,* and *how* questions, require scientific reasoning in which conclusions are reached from factual knowledge and inferences gained through observations. Practical problems, on the other hand, involve value questions that require rational and moral judgments, affecting people and their well-being. Thus both factual knowledge and value knowledge are used to solve practical problems.

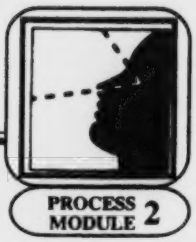
Practical problem solving, as identified in Table 1, is the process used to decide what is best to do when faced with a practical problem. An important component of this process is practical reasoning. Practical reasoning is the part of the practical problem solving process required for coming to the best conclusion about what to do. Practical reasoning involves high-level thinking and deep, elaborative information processing, including both critical and creative thinking skills. Critical thinking skills such as assessing information accurately, judging the viability of alternatives, and making a decision, are important to this process. In addition, creative thinking skills such as imagining consequences, conceptualizing alternatives, and empathizing with others are important to practical reasoning.

Work and family life problems have consequences that may benefit or harm people, and therefore involve moral consequences. Complex problems often involve many values, and consequently value conflicts arise when trying to decide between alternative actions or choices. A major component of practical reasoning is value reasoning. Value reasoning means reaching conclusions, inductively or deductively, from values or value principles. Value reasoning involves clarifying the values held by those involved in a particular problem situation, but goes beyond values clarification to consider the consequences of values and evaluate and consciously select the values that should guide actions. Fundamentally, value reasoning distinguishes practical problem solving from scientific problem solving, traditional decision making, and planning processes (See Table 1).

Practical reasoning involves determining an action or actions that have the best reasons for choosing that particular action. The best reasons are (1) reliable, truthful, relevant, and adequate supporting facts and (2) morally defensible value claims. Morally defensible value claims are reasons that show concern that the consequences of the action benefit all who are or will be affected by the act (Coombs, 1971).

For example, possible actions and their potential consequences are evaluated using these values or value principles as criteria to decide what ought to be. Therefore, good practical reasoning is deciding among alternative courses of action by determining which course of action (1) is based on reliable, relevant, and adequate reasons, and (2) fulfills the moral value principle of best consequence–actions benefit, not harm, all who are (or will be) affected with both short-term and long-term effects–to the highest degree possible within the bounds of morality (Coombs, 1971).

The planning process used in the FHA/HERO program is a management tool to guide an individual or group in selecting and carrying out projects to fit their needs and concerns. It is not a reasoning tool.



As compared to practical reasoning in Table 1, practical reasoning is the most appropriate reasoning process for (1) deciding which problem or concern should be selected for action; (2) deciding which goals to set; (3) deciding who, what, when, and where the activity should take place; and (4) evaluating the success of the activity using value standards or criteria selected as part of the goal. Practical reasoning will need to be used repeatedly in forming the plan. Encouraging students to collaboratively decide on the values they will use to decide among alternative actions or to create an action is the key to good practical reasoning.

When using the practical problem solving process, "good thinkers" demonstrate specific behaviors. "Good thinkers"

1. Are complex thinkers
   - Open to multiple possibilities and alternatives
   - Consider alternative viewpoints
   - Use and search for evidence to support and refute alternative viewpoints
   - Anticipate and evaluate consequences of actions
   - Evaluate alternative actions with a variety of criteria or value standards
2. Are reflective and deliberate, searching extensively when appropriate
3. Believe in being rational
4. Believe thinking can be effective
5. Use intellectual standards and criteria for assessing their thinking and the thinking of others
6. Are ethical and moral thinkers
   - Morally aware–sensitive to ethical and unethical beliefs and actions and their consequences in everyday life
   - Concerned about the interests of others rather than only their own interests

Practical reasoning is a process that is needed daily in our everyday lives to make the best decisions for all affected. Individuals develop their practical reasoning abilities through individual, family, class, and organizational practical problem solving. As problems become more complex and lead to farther-reaching consequences, individuals need help in developing their reasoning abilities and practical reasoning skills in larger and more complex groups.

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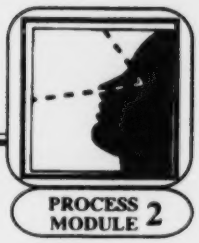
Learning Activities

1. Personal and family issues

a. Collect newspaper articles and advice column letters regarding personal and family problems. Group and display the problems into common areas such as work problems, family problems, problems with friends, problems with boyfriends or girlfriends, and community problems. Using resources, define *practical problem*. Make a checklist using the characteristics of practical problems, such as those listed below, and examine the problems in the articles to determine if they are practical problems.

(1) Have consequences that matter to self and others
(2) Require that action be taken (even if that action is to do nothing)
(3) Involve the thoughts, feelings, and needs of others
(4) Involve conflicting values
(5) Frequently have no one right solution
(6) Are dependent on the context or situation in which the problem occurs
(7) Are ill-structured
(8) Can be unclear in terms of the information needed to solve the problem



Discussion Questions

- *How often do people experience practical problems?*
- *What types of practical problems have you faced?*
- *What types of practical problems will you face in the future?*

b. Choose one of the problems identified in the above activity and write a description of how you would go about solving that problem. In small groups, examine **How Do You Solve Practical Problems?** (p. 31), and decide whether your problem-solving strategies reflect a reasoning or nonreasoning approach.

Discussion Questions

- *What type of problem solving strategy best describes how you have solved practical problems in the past?*
- *Which would you most like to use in the future? Why?*
- *What values are reflected in the different approaches?*
- *How should we go about solving problems so that our actions are best for self and others?*
- *What are the consequences of solving problems using each of the strategies identified?*

c. Read the **Practical Problem-Solving Think Sheet** (p. 32-33). Identify components used in the process, define unfamiliar terms, and watch a teacher demonstrate the process using the practical problem listed below.

(1) Carla will graduate from high school in just two more months and has been accepted at a local community college. Finances will be tight. She has some money saved and plans to work part-time to cover her college expenses. She would really like to get an apartment and live on her own. It is what she has always dreamed about doing after she graduated from high school. Living at home, however, would put less pressure on her financially. RaeAnn, her best friend from high school, has asked Carla if she would like to share an apartment. RaeAnn has showed her the expenses they would have and Carla thinks she might be able to afford them, if she adds a few more hours at work each week. Carla is concerned about how she would get along with a roommate. She and RaeAnn get along most of the time, but they have had some disagreements and they have never had to live together under the same roof. Carla knows, however, that the only way she can afford living in an apartment is to share the expenses with a roommate. What should Carla do?

Discussion Questions:

- *How can you use the practical problem-solving process as you make decisions about your life-management plan?*
- *What are the advantages of using this process? The disadvantages?*

- *What skills will you need to develop to use the process effectively?*
- *Why is it important to use this process when solving practical problems?*

Teacher Note: Use the discussion questions on **Reason Through Practical Problems—Teacher Information** (p. 34) to guide students when using the practical problem-solving process throughout the Life Planning Course.

d. **FHA/HERO:** Conduct a "Thinking Things Through" event at a chapter meeting to encourage the development of chapter members' problem solving skills. Choose one of the practical problems identified in Activity 1a and complete the **Practical Problem-Solving Think Sheet** (p. 32-33). In pairs, exchange think sheets and award five points to your partner for completing each aspect of the thinking process listed below. Suggest changes or additions, if necessary, to raise the score. Add your scores together. Plan a chapter celebration for those who have mastered the REASON model used on the think sheet.

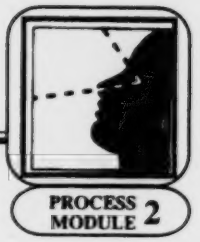
(1) Problem statement
(2) Contextual factors
(3) Desired ends
(4) Factual information
(5) Value information
(6) Criteria for best choice
(7) Alternatives (at least three)
(8) Consequences (at least three for each alternative)
(9) Choice and justification
(10) Plan of action

e. **Action Project:** Keep a journal of challenging issues you encounter with your peers, parents, authority figures, and siblings. Explain the strategy you use to choose a solution in each case. Evaluate whether you often use reasoning to resolve an issue.

2. Information for solving problems

a. Using resources, define and give examples of the two types of information needed for solving practical problems.

(1) Value information: personal values, the values of others involved, and universal values
(2) Factual information: adequate and reliable



b. Make a chart displaying different types of values, such as those listed below. Using the newspaper articles about practical problems displayed in Activity 1a, identify the types of values represented in each problem. In small groups, choose one of the problems and explain the conflicting values involved in the situation. Share your explanation with the class.

(1) Aesthetic values
(2) Health and safety values
(3) Environmental values
(4) Prudential values
(5) Economic values
(6) Intellectual values
(7) Moral values
(8) Religious values

Discussion Questions
- *Why is value information important to the practical problem-solving process?*
- *Which types of values are most often likely to influence your decisions about practical problems? Why?*

c. Make a list of sources of factual information for solving practical problems. Create a display of these sources and evaluate each source for reliability using the questions below.

(1) Is the author or source of information reputable?
(2) What are the credentials of the author or source of information?
(3) Where and when was the information published?
(4) Does the author or source of information have anything to gain by promoting this information?
(5) Is the information presented in a logical way and supported by reputable and extensive research?
(6) Does more than one reputable source support the same information?

Discussion Questions
- *What are the consequences of taking action when you do not have adequate information?*
- *What are the consequences of taking action based on unreliable information?*
- *Why is factual information important to practical problem solving?*

3. Criteria and standards for making choices

a. Using resources, define *ethics* and describe codes of ethics in various professions. On a bulletin board, feature questions to use in determining whether a decision is ethical, such as those listed below.

(1) Is the solution best for the well-being of self and others?
(2) Does the solution have positive long-term consequences for self and others?
(3) Is the solution based on reliable, adequate information?
(4) Is the solution consistent with your personal values and goals related to the problem?
(5) Does the solution reflect values that support the well-being of self and others?

b. Read **Universal Values** (p. 35). Review the problems identified in your collection of newspaper articles and advice column letters and determine whether the actions taken regarding those problems reflect universal values.

> **Teacher Note:** It may be helpful to post these values in the classroom since they will be continually used to assess life choices throughout the course.

Discussion Questions

- *Why do you think each of these values is considered a universal value?*
- *Why are these universal values important when solving practical problems?*
- *What are the consequences of taking action based on these values?*
- *What are the consequences of choosing actions that do not reflect universal values?*
- *How can reasoning based on universal values help you make ethical choices?*

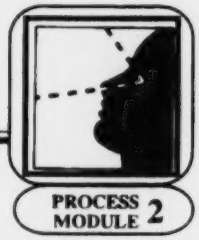
c. Select a practical problem related to your life-management plan and develop several alternative solutions to the problem. Using those solutions, complete **Judging Your Choices** (p. 36). In pairs, share your work and determine whether or not the solution you have selected is ethical.

Discussion Questions

- *Why is it important to use these criteria when making choices about practical problems?*
- *Is the choice you made in this situation ethical? Why or why not?*
- *How can these criteria help you make ethical choices?*

4. Evaluation of outcomes

a. Respond to the question: "How would you go about evaluating the outcome of your actions concerning a practical problem?" Share your response with the class and develop a list of questions to use in evaluating your actions with regard to a practical problem. Compare your list of questions to those listed below and explain the similarities and differences.



(1) Did my actions reflect the decision made?
(2) Did my actions solve the original problem?
(3) Were my intended actions achievable in this situation?
(4) Were my actions ethical?
(5) Did my actions enhance my own well-being as well as others?
(6) Will my actions result in positive long-term consequences?
(7) Would I take the same actions again?
(8) Did my actions reflect the best I can do in this situation?
(9) What have I learned?
(10) How will I handle similar situations in the future?

b. Write a journal entry about a decision you made recently with regard to a practical problem. Use the questions identified in the previous activity to evaluate the outcome of that decision.

Assessment

Paper and Pencil

1. Given case studies, clarify personal and family issues by stating the problem to be solved, identifying the type of problem, and describing at least two factors affecting the problem.

2. Given case studies, create at least three alternatives for solving each problem.

3. Given choices to a problem situation, evaluate potential consequences of each alternative choice by listing at least two positive and two negative consequences of each choice.

4. Given case studies, use criteria and standards to make ethical decisions. Test the decision by applying questions used to determine whether a solution is ethical.

5. Given a solution to a problem situation, evaluate the outcomes of the solution by identifying short-term and long-term consequences of the action taken and determining if the problem was solved.

6. Given a practical problem-solving worksheet and a sample practical problem, use each component of the practical problem-solving process to reach a justifiable solution.

Solving Personal and Family Problems

Classroom Experiences

1. Choose a practical problem and select a solution, using each step of the practical problem-solving process.

2. Using examples of practical problems, explain the conflicting values represented in each problem.

3. Select a practical problem and develop several alternative solutions to the problem. Determine which solution is ethical and justify your choice.

4. Write a journal entry about a decision you made recently with regard to a practical problem. Evaluate the outcome of that decision using questions developed in class.

Application to Real-life Settings

1. Keep a journal of challenging issues you encounter with your peers, parents, authority figures, and siblings. Explain the strategy you use to choose a solution in each case. Evaluate whether you often use reasoning to resolve an issue.

How Do You Solve Practical Problems?

Nonreasoning ◄▬▬▬▬▬▬▬▬▬▬▬▬▬▬▬▬▬► **Reasoning**

A nonreasoning approach includes:

(1) Acting on impulse
(2) Blindly accepting a solution
(3) Making a choice based on habit or tradition
(4) Choosing a solution because it is what everyone else is doing

A reasoning approach includes:

(1) Justifying choices
(2) Considering alternatives
(3) Comparing alternatives
(4) Evaluating alternatives using criteria

A nonreasoning approach is being used when:

- A choice is made without thinking.
- Situational and environmental factors, alternatives, and consequences are not considered.
- Information is not actively sought.
- Values are not questioned or examined; facts are not used.
- Others' decisions are not questioned.
- Results may be harmful to self and others.
- The results may or may not promote the well-being of self and others.
- The decision is usually not workable for the long-term consequences of the situation.

A reasoning approach is being used when:

- Time is required to make the choice.
- Situational and environmental factors, alternatives, and consequences are considered.
- Accurate, relevant, and reliable information is sought and evaluated.
- Values are examined and supported by facts.
- A reasoned personal choice is made.
- The results are satisfactory for the decision maker and others.
- The results promote the well-being of self and others.
- The decision is workable for the long-term consequences of the situation.

Practical Problem-Solving Think Sheet

One way to make sure you are reasoning carefully through a problem is to record your thoughts about the problem and possible solutions. Use this worksheet to implement the ***REASON*** model for solving practical problems.

ecognize the Problem

State the problem to be solved.

List factors about the context of the problem that will influence the solution.

Identify desired ends for this problem.

valuate Information Needed to Solve the Problem

List factual information you will need to solve this problem.

List value information you will need to solve this problem.

Identify the criteria that you will use to decide the best way to solve this problem

nalyze Choices and Consequences

Choices: Consequences for Self: Consequences for Others:

Practical Problem-Solving Think Sheet *(continued)*

elect the Best Choice

Choice:

Criteria Met: Values, desired ends, positive consequences for self and others

utline and Implement a Plan for Action

Actions: Order in which to be done: Completion date:

ote the Results of Your Action(s)

List reasons why your choice was or was not best for self and others.

List what you learned from solving this problem.

REASON Through Practical Problems—Teacher Information

In order to reason through practical problems and find the best solution for self and others, it is important to consider many things about the problem, the situation, the possible solutions, and the consequences of each choice. The **REASON** model can be a guide for thinking through complex practical problems. The components do not need to be used in the order given, but each component is important to the reasoning process.

Recognize the Problem:	Practical problems can be very complex, and sometimes just identifying the problem itself can be a real challenge. Each practical problem has a unique context, and the context of the problem can influence the solution. At this point, it is important to consider what one really wants to happen when the problem is resolved in other words, determine the "desired ends."	*What is the problem?* *Why is it important to address the problem?* *What is the context of the problem?* *What caused the problem?* *Who is involved?* *What factors about this problem will affect the decision about what to do?* • *What resources are available?* • *What situational factors affect the situation?* *What goals do you have for the solution to the problem?* *What are the desired ends you want to achieve?*
Evaluate Information Needed to Solve the Problem:	Solving practical problems requires both factual and value information. Factual information includes the concepts and knowledge that will help in developing and evaluating choices. Value information includes personal values, the values of others involved, and values that will help you in making an ethical choice.	*What factual information is needed?* *Where can you obtain this factual information?* *What are your personal values regarding this problem situation? Which of these values are most important?* *What are the values of others involved in this situation? How will those values influence your decision about what to do?* *What criteria will you use to decide which choice is best?*
Analyze Choices and Consequences:	These is always more than one choice involved in a practical problem. Sometimes there may be many choices. Even doing nothing about a problem is a choice. Each choice carries with it possible consequences, consequences for self and others, as well as both short-term and long-term consequences.	*What choices are possible?* *What are the short-term and long-term consequences of each choice?* *What are the consequences for you and for others?*
Select the Best Choice:	Making a decision about which alternative is best means evaluating each alternative against the value information and desired ends.	*Which choice best reflects the values you have and the ends you desire regarding this problem?* *Which choice would result in the most positive consequences for you and others?* *Which choice works best for this particular situation?*
Outline and Implement a Plan for Action:	Problems are not solved until a reasoned decision is put into action. Action requires careful planning.	*What skills do you need to carry out this choice?* *What resources do you need to carry out this choice?* *What barriers exist that might prevent you from taking action? How can you overcome these barriers?* *How can you organize the various tasks needed to achieve this solution?*
Note the Results of Your Action(s):	Evaluating the outcome of a choice will help determine if it was the best solution and identify what was learned from solving the problem.	*Would you make the same choice again? Why or why not?* *What have you learned?* *How will this problem solving experience affect your problem solving in the future?* *Did your actions enhance the well-being of self and others?* *Were your actions ethical?*

Universal Values

Universal values are those values that transcend cultures, religions, and time to establish norms and standards of ethical conduct. The following are examples of universal values:

Honesty	Honest people are truthful and sincere.
Integrity	People with integrity behave in a manner that is consistent with ethical beliefs.
Trustworthiness	People worthy of trust keep promises and fulfill commitments.
Loyalty	Loyal people provide support and commitment based on ethical values.
Fairness	Fair people are committed to justice, the equal treatment of individuals, and respect for diversity.
Caring	A caring person shows concern for the well-being of self, others, and the environment.
Respect	Respectful people have confidence in their beliefs and values and acknowledge, understand, and support the rights of others to express their beliefs.
Responsibility	A responsible person contributes to the community (local/global)) in positive ways and encourages the participation of others.
Pursuit of Excellence	In the pursuit of excellence, people take pride in their work, give their best efforts, reflect on the results of their work, and apply knowledge gained to subsequent tasks.
Accountability	A quality in individuals whereby each knows, understands, considers and accepts the impact and consequences of personal actions and decisions.

Source: Working papers. Virginia Department of Education, Adolescent Education, 1992

Judging Your Choices

When you solve problems, you make choices among alternatives about what should be done. How do you know which alternative is the best choice? In the space below, write alternatives that could be used to solve a practical problem you faced recently. Then use the following chart to test which alternative is best in that situation.

Alternative A:	**Alternative B:**	**Alternative C:**

CRITERIA	**Alternative A**		**Alternative B**		**Alternative C**		**Justification of Response**
A. Does this choice reflect the criteria you have established for solving this problem? Desired ends? Values of self and others?	YES	NO	YES	NO	YES	NO	
B. Is this choice based on adequate, reliable information?							
C. Is this choice workable for the situation?							
D. Is this choice ethical?							
1. Does this choice have positive long-term consequences for self and others?							
2. Would you be willing to change places with the person or people most affected by the choice?							
3. Would this be the right thing to do in a similar situation?							
4. Would there be good results if everyone did things this way?							
5. Will this choice contribute to the overall well-being of you? Your family? Your group?							

Which alternative would you choose as a result of using these criteria? Why?

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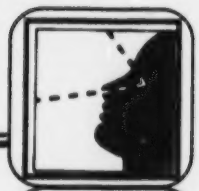
Life Planning

Relating to Others



Module Overview

Practical Problem: What should I do regarding relating to others?

Process Competency 0.0.3: Relate to others in positive, caring ways

Competency Builders:

*0.0.3.1	Identify significance of caring, respectful relationships
0.0.3.2	Create strategies for relating to people of different ages, abilities, genders, and cultures
0.0.3.3	Communicate effectively
0.0.3.4	Express personal feelings, needs, and ideas constructively
*0.0.3.5	Manage conflict
0.0.3.6	Seek help when needed

Supporting Concepts:

1. Communications skills
2. Constructive expression of feelings, needs, and ideas
3. Strategies for relating to those different from self
4. Situations when help is needed

*These competency builders are addressed in the Building Interpersonal Relationships module of this resource guide.

Teacher Note: In the Life Planning Core Course area, the focus of this process skill is to help students develop communication skills to use in relating to others both on the job and in their interpersonal relationships with family and friends. The process module activities are an introduction to Content Module 3: Building Interpersonal Relationships and Content Module 4: Building Strong Families.

Since the content of the process competencies remains relatively the same over the six core course areas of the Work and Family Life program, the teacher background information for this module is the same as that printed in the Relating to Others process modules of previous guides. The learning activities, however, have been designed specifically for this core course area and complement the content modules found in the rest of this guide.

Teacher Background Information

Rationale

Interpersonal, group effectiveness skills are the keystones to maintaining friendships, a stable family, a successful career, and strong communities. Yet, no one is born with these skills. Each person must learn

these skills and choose to use them. Although many students learn the needed social skills through their families and through community experiences, others lack basic social skills— an ineptitude that persists into adulthood. These students are often isolated, alienated, and disadvantaged in career training programs. Such "poor peer relationships have widespread immediate and long-term effects on students' cognitive and social development, well-being, happiness, success, and psychological health" (Johnson, et al., 1990, p. 87).

The need to develop interpersonal relationship skills in the Work and Family Life Program is supported by six major reasons.

1. Changes in families and society reduce the time and other resources available to enable parents to model, nurture, and develop the social skills needed for our complex contemporary life. Children learn their social skills through their family experiences, yet hectic schedules limit family interaction time. According to one study, typical American adolescents spend only about five minutes a day alone with their fathers and 40 minutes alone with their mothers. On the average, an additional hour is spent with both parents. With the addition of about 15 minutes with other adults, the adolescents sampled in this study spent about two hours a day with adults other than teachers (Csikiszentmihaly & McCormack, 1986). Mealtime conversation also is declining. Of 2,004 families polled in 1976, 74 percent of those with children ages 7 to 17 ate dinner together frequently. By 1986 this number had dropped to 63 percent (Roper Organization, 1987; Rubenstein, 1988). With smaller families—3.5 family members in 1950 to 2.6 in 1990 (Aburdene & Naisbitt, 1992), interaction time with siblings is even reduced. Furthermore, with increasing numbers of children living with only one parent, opportunities to observe parent communication, negotiation, and conflict resolution is also limited. Consequently, opportunities for developing communication, negotiating skills, and problem solving at home are decreasing.

2. Strong caring relationship skills will strengthen families. Such skills will help reduce the currently increasing incidents of suffering experienced from family violence, divorce, and dysfunctional families. Understanding differences in the needs of family members and others, and having the skills to respond in sincere, supportive ways rather than in dominating, violent, or uncompromising ways would help reduce these increasing statistics and encourage optimum development of family, workplace, and community members.

3. Relationships encourage or constrain the development of children and adults (Thomas, 1992). As shown in Figure 1, caring, respectful relationships encourage development (Bronfenbrenner, 1990; McGovern, 1990). Insensitive, unresponsive, intrusive, and dominating relationships constrain development. Sensitive friends, colleagues, spouses, parents, employers, and community and government leaders obtain information from the verbal and nonverbal cues of others, then respond to those needs in ways that meet the needs of those significant others. Reciprocity builds on this sensitivity and responsiveness to insure mutual give and take—mutual sharing—communication at its highest level. Finally, optimum relationships are supportive. Supportive relationships are caring relationships that help the other person meet his or her needs and pursue his or her interests. Such support involves deep, reflective, thoughtful, and deliberate planning to create an enriching, empowering environment rather than to control or dominate the other person (Thomas, 1992).

Relating to Others

Figure 1

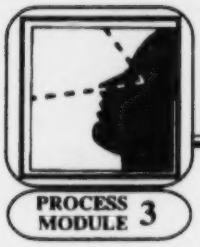
Interaction Patterns That ENCOURAGE DEVELOPMENT	Interaction Patterns That CONSTRAIN DEVELOPMENT
SUPPORT convey trust, interest, confidence; provide an enriching environment that assists the other person in meeting their needs and pursuing their interests.	DOMINATION direct and control other person's thoughts, feelings, actions, and activities for purposes that do not include that person's needs or interests; exert power over other person.
RECIPROCITY practice exchange, mutual give and take, turn-taking	INTRUSIVENESS interfere with other person's goals and activities
RESPONSIVENESS respond to other person's needs in ways that meet them	UNRESPONSIVENESS take actions unconnected to other persons' needs
SENSITIVITY accurately read other person's cues, signals, messages	INSENSITIVITY miss other person's cures, signals, messages

Adapted from Thomas (1992a).

4. To increase their competitive edge, American employers need employees with these interpersonal skills and an appreciation for diversity. Higher productivity, product quality, and increased quality of work life have been linked conclusively with the team approach in the work place (Carnevale, et al, 1990, p. 32). Success depends on individuals at all levels of the work force getting along with each other. Increased cultural diversity and participative problem solving and decision making increase potential disagreements and the needed for group effectiveness skills. Good communication, cooperative team work, and negotiating skills provide the foundation for successful leadership and organizational effectiveness.

5. As new technology continues to be introduced into all aspects of our society, caring, respectful relationships in the private and public domains are needed as a counterbalance. John Naisbitt observed that with the continuing invasion of technology into our factories, offices, schools, homes, and health care systems, "we must learn to balance the material wonders of technology with the spiritual demands of our human nature" (1982, p. 40). As technology continues to invade and at times dominate our lives, the need for a compensatory "high touch" of caring, respectful relationships is basic to meeting the "spiritual demands of our human nature."

6. As women make life choices that take them away from caregiving occupations and their families, the need to help both males and females develop loving ways of life is imperative. Today more than three quarters of the caregiving in our own country continues to be provided by women (Sommers & Shields, 1988). Although the exploitation of women as caregivers needs to be changed, the prospect of women ceasing to provide caregiving is horrendous (Noddings, 1988). Who will care for us, as adults, when we are tired, dejected, depressed, misunderstood?



Relating to Others

Background

Relationships with others are an inescapable part of everyday life. In relationships with peers, family members, employers, colleagues, and authority figures, interactions continuously move through a relationship life cycle (Portnoy, 1986). This model is particularly useful in illustrating the development of working relationships, such as in classrooms or workplaces, but also reflects the stages experienced in personal and family relationships. Seven stages are included in the relationship life cycle:

1. Establishing trust
2. Becoming acquainted
3. Forming attachments
4. Clarifying roles and expectations, negotiating to reach consensus, and modeling
5. Integration and commitment
6. Stability

JOLT—Disturbance in relationship

7. Instability

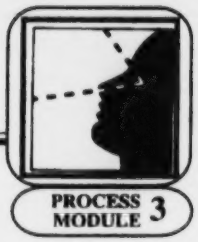
At any time, a disturbance may interfere with the relationship, resulting in the seventh stage, instability. Basically, when individual or group needs are not met, a relationship becomes strained and instable. For example, one person's behavior may be inconsistent with the expectations of another, or a role change may create instability in the relationship. Misunderstandings may also cause relationship instability. Such instability may be resolved by reexamining and clarifying roles, redefining expectations, renegotiating, and possibly modeling.

Basic interpersonal skills are needed throughout this relationship life cycle in all contexts. These basic skills include communicating (speaking and listening by mutually sharing meanings and feelings), empathizing with and correctly identifying the emotions of others, working cooperatively with others, negotiating for consensus, and resolving conflict (Carnevale, et al, 1990; Bolin 1990; Westlake & Westlake, 1992). The Secretary of Labor's Commission on Achieving Necessary Skills specified the following interpersonal competencies as essential for the workplace:

- Participates as member of a team—contributes to group effort
- Teaches others new skills
- Serves clients—works to satisfy clients' expectations
- Exercises leadership—communicates ideas to justify positions, persuades and convinces others, responsibly challenges existing procedures and policies
- Negotiates—works toward agreements involving exchange of resources, resolves divergent interests
- Works with diversity—works well with men and women from diverse backgrounds

How we relate to others as we use these skills depends on many factors, including one's individual differences and identity development. People differ in many ways. We differ in age and gender, physically and developmentally, economically, culturally, racially, ethnically, religiously, and occupationally. From our first encounters with others, these differences are apparent and influence our trusting others, becoming acquainted, and forming attachments.

Relating to Others



Individual differences can be empowering in relationships or oppressive. While accepting and valuing cultural, racial, and ethnic differences can empower, discrimination based on ethnocentrism, racism, prejudice, and stereotyping is oppressive and limits self-formation and self-actualization. When development is limited by oppression, society cannot benefit from the contributions of all its people and the quality of life suffers for all. Understanding these differences begins with understanding cultural concepts:

1. *Culture:* the way of life of a people. The sum of a people's learned behavior patterns, attitudes, and material things. Within a country, cultural groups may differ in ethnicity, race, and/or religion.

2. *Ethnicity:* the affiliation of members of a group who retain the customs, language, or social values of a group. Ethnocentrism occurs when individuals believe that their group is superior personally and culturally and must be protected and defended.

3. *Racism:* systematic oppression of one race by another. Racism occurs at the individual, interpersonal, institutional, and/or cultural level. Like ethnocentrism, racism may be overt or covert, intentional or unintentional.

4. *Prejudice:* judgment or opinion about others made before one has the facts, and generalizing and applying that judgment to individuals. Such prejudices may become stereotypes when the judgments and opinions become a fixed image of the characteristics and/or behavior of the members of a group. Stereotypes tend to dehumanize people by ignoring their characteristics as individuals. Bigotry occurs when an individual is intolerant of beliefs and cultures other than his or her own.

5. *Discrimination:* any kind of action taken to deprive members of a certain group of their civil rights. Civil rights are the freedoms that people are entitled to as members of a community or nation. In democratic societies, civil rights include equal opportunity for schooling and employment, and equal treatment under the laws.

As we develop our identities (our consciousness about who we are and how we are alike and different from others), we have varying attitudes toward ourselves and others, and consequently, relate to others in varying ways depending upon our level of identity with the minority or dominant groups. Depending upon our individual differences and our perceptions of whether or not we are in the minority or majority, we may relate to others who are different from us in appreciating or depreciating ways; with anger, anxiety, guilt, fear or tolerance; in oppressing, patronizing, or controlling ways; or in nurturing, inclusive, open relationships.

At the highest levels of identity, we appreciate ourselves and have selective appreciation of others who are from minority and majority groups. We are all, at one time or another, from a minority or majority group. Throughout life, we find ourselves in groups that have members who are like or different from us in age, gender, race, religion, ethnic background, ability or occupation.

Relating to Others

The overall affective outcome of interpersonal relationships is caring. Developing an ethic of caring is essential if students are to build healthy relationships with peers, family members, and coworkers. Nell Noddings (1988) has described caring as an ethical orientation to relationships. The ethic for caring is concerned with moral behavior and not just moral judgment. Caring effectively requires interpersonal reasoning, skill, and moral affect. The power and necessity of interpersonal reasoning is described by Kari Waerness:

> Caring is about relations between at least two people. One of them (the carer) shows concern, consideration, affection, devotion towards the other (the cared for). The one needing care is invaluable to the one providing care, and when the former is suffering pain or discomfort, the latter identifies with her or him and attends to alleviating it. Adult healthy people feel a need to be cared for by others in many different situations. Worn out, dejected, tired, depressed—there are many adjectives to describe states in which what we need or desire is for others 'to care for us.' In such situations we may feel that we have a right to our need for care being met. This means there must be others who feel that it is their duty or desire to honor this right (1984, p. 134).

To prepare all students for their teamwork roles in the workplace and their future families, these skills need to be developed now by students who have not developed these skills in their present families and previous school experiences. The quality of life in families and our workplaces depend on the development of these skills and the ethic of caring.

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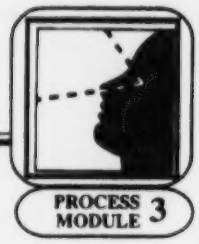

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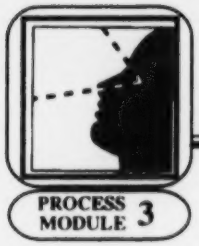


Relating to Others

Learning Activities

1. Communication skills

a. Write a story about a recent experience you had in which you were seeking to communicate something important in a relationship that is special to you. The experience could be in a family, social, work, or school setting. Describe the experience, using the following questions to guide your writing. In pairs, share your stories and make a list of behaviors that enhance good communication. Using resources, make a checklist of communication skills and post them in the classroom.

(1) Why was this experience important to you?
(2) What message were you trying to communicate?
(3) What did you consider before the experience as you thought about how best to communicate your message?
(4) What did you do during the experience to get your message across?
(5) What did you notice about the receiver while you were communicating your message?
(6) Did you communicate your message effectively? Why or why not?

Discussion Questions

- *What skills do you need to communicate well?*
- *Why is communication important in families? In social settings? In the work place? In communities?*
- *What should you consider when planning how best to communicate with others?*

b. Read **Model of a Single Communication** (p. 52).

c. Review your communication stories and identify factors about communication settings that influence your decisions about how best to communicate. Your list may include some of the contextual factors listed below. Describe how each of these factors might influence the communication situation.

(1) Developmental level of receiver
(2) Gender differences between receiver and sender
(3) Cultural differences between receiver and sender
(4) Physical setting for the interaction
(5) Mood or feelings of the sender and receiver
(6) Levels of power (dominant or subordinate) held or perceived by sender and receiver

Discussion Questions

- *Which of these contextual factors have you experienced in recent communication settings?*
- *Which of these contextual factors can be barriers to communication? How so?*
- *What can one do to enhance communication when faced with each of these contextual factors?*

d. Using resources, make a list of communication roadblocks such as those below. Post your list in the classroom. In small groups, complete **Communication Roadblocks** (p. 53).

(1) Stereotyping
(2) Withdrawing or ignoring
(3) Advising or lecturing
(4) Blaming
(5) Threatening
(6) Insulting or attacking
(7) Ordering or commanding
(8) Being sarcastic
(9) Judging

Discussion Questions
- *What communication skills did you observe in each set of skits?*
- *What are the consequences of the desired communication in each skit?*
- *What communication skills were missing?*
- *What contextual factors influenced the effectiveness of the communication in each skit?*
- *What communication roadblock(s) were present in each set of skits?*

e. Read **Accurate Listening . . . A Skill Worth Practicing for Your Future on the Job** (p. 54).

f. Using resources, define nonverbal communication. React to the statistic that over 75 percent of the messages you send are nonverbal. Demonstrate nonverbal communications such as crossed arms and explore different messages that could be interpreted with the same nonverbal cue. Compare lists to **Reading Body Language** (p. 55).

Discussion Questions
- *How are nonverbal messages influenced by the context of communication?*
- *Do actions really speak louder than words?*
- *What nonverbal messages do you send most frequently in your family setting? In social settings? In workplace settings?*

g. Complete **My Thoughts on Power in Relationships** (p. 56). In small groups, identify similarities and differences between your definitions of power and agree on a single definition. Review **Kinds of Power Used in Relationships** (p. 57). Identify examples of behavior that represent each type of power in both family and work settings. Explain why it is important to consider the influence of power when deciding how best to communicate with others.

Relating to Others

Discussion Questions

- *Where did your ideas about power come from?*
- *How does the notion of power influence communication?*
- *How can power be both a negative and a positive influence in family and work relationships?*

h. Write a journal entry about your personal experiences with power when communicating with others. Use the questions below to reflect on your experiences.

(1) What kinds of situations have you been in where "power-over" has been used on you?
(2) What are the consequences of "power-over?"
(3) What kinds of situations have you been in where you have seen "power-for?"
(4) What are the consequences of "power-for?"
(5) How does the influence of power effect communication?

i. In small groups, choose a problem related to a situation you have experienced or might experience at work. Using the communication skills checklist you developed in Activity 1a, role-play effective communication skills that could be used in that situation. Present a skit to the class demonstrating how communication skills were used to solve the problem.

j. **FHA/HERO:** Invite a personnel director to discuss communication skills that are important to success on the job.

k. **Action Project:** Establish goals regarding three of your own communication skills you would like to improve. Choose one particular area of your relationships such as family, friends, or work place relationships. Set short-term goals for each long-term goal. Keep a daily communication journal recording the progress you are making toward your goals. At the end of the project, write a summary of your experiences and reflect on your effectiveness as a communicator.

2. Constructive expressions of feelings needs, and ideas

a. Compile a list of words that describe feelings. In small groups, choose several feeling words, describe situations in which you experienced that feeling, and the ways in which you expressed that feeling. Classify the feelings on a continuum from mild to intense. Then classify the way you expressed those feelings on a continuum from constructive to destructive. Identify alternative ways to handle feelings at work, at school, with friends, and with family.

Discussion Questions

- *Which feelings are easiest to express constructively?*

- *Which feelings are more difficult to express constructively?*
- *What are the consequences of expressing feelings in constructive ways? Destructive ways?*

b. Using resources, identify the components of an I-message and explain how I-messages can be used to constructively express feelings. On index cards, write situations in which you wanted to express your feelings toward another person. Place the index cards in a container, mix them up, and draw one at random. Write an I-message for that situation. Continue drawing cards and writing I-messages until all the cards have been used.

c. In small groups, develop a skit showing how to give and accept criticism in a positive manner. Use real-life situations that have happened to you. Present your skit to the class and summarize ways to give and accept criticism in a positive manner.

3. Strategies for relating to those different from self

a. Examine pictures of people in family, work, school, and community settings. List similarities and differences between people in the photographs, such as those listed below.

(1) Religious
(2) Racial
(3) Cultural
(4) Gender
(5) Handicapping conditions
(6) Physical appearance

Discussion Questions
- *What would it be like if everyone were exactly the same?*
- *Why is it difficult at times to relate to people different from ourselves?*
- *Which differences are easy to overcome? Difficult to overcome?*

b. Write the statistics below on a poster, overhead projector, or bulletin board. List consequences of a diverse work force for the workers, employers, and society. Complete **20 Questions About Diversity at the Workplace** (p. 58).

(1) The entry of women into the labor force during the 1970s and early 1980s has resulted in nearly equal labor force participation rates among black women, white women, and women of Hispanic origin. In 1989, 58.7 percent of black women, 57.2 percent of white women, and 53.5 percent of Hispanic origin women were in the labor force (U.S. Department of Labor Women's Bureau, 1990).

(2) Women accounted for 45 percent of all persons in the labor force in 1989 (U.S. Department of Labor Women's Bureau, 1990).
(3) According to the 1990 Census, of the over 5 million workers in Ohio's Labor Force, 476,174 are black, 10,732 are American Indian, 43,482 are Asian, and 55,881 are of Hispanic origin (Ohio Bureau of Employment Services, 1992).
(4) Nearly 219,000 of Ohio's work force have a disability (Ohio Bureau of Employment Services, 1992).

c. Using the items from the handout in the previous activity and other classroom resources, identify strategies for relating to people different from yourself, such as those listed below. Identify specific communication skills from the checklist you developed in Activity 1a, that would be helpful in implementing these strategies.

(1) Develop a regard for the interests of others
(2) Seek the perspective of others
(3) Ask about and understand the traditions and values of others
(4) Empathize with others
(5) Recognize and resist stereotypes and prejudice

Discussion Questions

- *Why is it important to be able to relate to those different from yourself?*
- *What skills do you need to be a productive member of a diverse work force?*
- *Which strategies would you be most likely to use when relating to people different from yourself? Why?*
- *Which strategies would be difficult for you to use? Why?*

d. In small groups, choose one of the situations below and use the practical problem solving process to determine what is best to do in that situation. Role-play your solution for the class. Justify your decision.

(1) You are black. Upon meeting your college roommate for the first time, you observe that person is white. You do not have much experience relating to white people and have heard a lot about the cultural differences between the two groups. You are not sure this is going to work out.
(2) Your new boyfriend is Japanese. His family speaks fairly good English, though you sometimes have difficulty understanding them. They have invited you over to dinner at their home, and you are very nervous.
(3) You are in charge of motivating your sales team for an upcoming project. You figure a little celebration of teamwork would be in order. You organize a Halloween party for after work. One of your coworkers comes to you and says that one of the key members of your sales team cannot attend. She is a Jehovah Witness and is opposed to any celebrations of such holidays.

(4) Your new coworker is in a wheel chair and has limited dexterity with her hands. She is fairly quiet and never asks for help, but you notice that some tasks she does well and others she seems to need assistance.

Discussion Questions

- *Have you ever been in situations similar to these?*
- *How does it feel to be different from everyone else?*
- *How does it feel to be the victim of prejudice?*
- *How can stereotypes mislead us?*

e. **FHA/HERO**: Sponsor a cultural awareness week. In cooperative learning groups, choose one of cultural groups below, and identify family patterns, traditions, celebrations, religious influences, historical influences, and leaders of that culture. Create displays that highlight your findings. Sponsor a speaker for the school on how various cultures can enrich our society and get along with each other.

(1) Asian
(2) European
(3) Native American
(4) Latino
(5) Black

f. **Action Project:** Choose a handicapping condition and model it for a day. At the end of the day, write an essay about how it feels to be different.

4. Situations when help is needed

a. Examine the list of situations below in which you might need help with regard to relating to others. Add other experiences or situations in relationships with others in which you might have needed outside assistance. Explain why outside assistance may be needed in these situation(s).

(1) Ongoing disagreement with a landlord
(2) Substance abuse by family member
(3) Conflict with parents
(4) Abusive dating relationship
(5) Harassment from a work supervisor

Discussion Questions

- *What are the consequences of using sources of help to resolve or deal with problems in relationships? Not using sources of help?*
- *What factors would you consider before seeking outside help for relationship problems?*
- *What keeps some people from seeking outside help when it is needed?*

b. In small groups, select one of the relationship problems identified in the above activity. Using the list below, identify all the specific sources of support available to help resolve or deal with the specific relationship problem. Create and perform a role-play for your class that illustrates how to seek help from one of the appropriate sources.

(1) Friends or coworkers
(2) Family members
(3) Clergy or religious organizations
(4) Community organizations
(5) Support groups

Discussion Questions
- *What criteria did you use to determine whether or not the source of help would be appropriate for this situation?*
- *Are friends an adequate source of support for this situation? Family members?*
- *Why is an awareness of support important to the implementation of your life-management plan?*

c. Review **Barriers to Seeking and Getting Support** (p. 59).

Discussion Questions
- *Which barriers would you be most likely to experience?*
- *Which would be most difficult to overcome?*
- *What skills do you need to overcome these barriers?*

d. **FHA/HERO:** Create a display for your school of pamphlets, brochures, and posters of community resources available to help with relationship problems.

Assessment

Paper and Pencil

1. Given case studies involving ineffective communication, suggest ways to make the communication more effective.

2. Given case studies involving differences in age, abilities, gender, and culture, identify at least three strategies for relating to those people who are different from the central character in the case study.

3. Given situations involving relationships with others, suggest ways to express personal feelings, needs, and ideas constructively.

Classroom Experiences

1. Write a story about a recent experience you had in which you were seeking to communicate something important in a relationship that is special to you. The experience could be in a family, social, work, or school setting.

2. In small groups, choose a problem related to a situation you have experienced or might experience at work. Using a communication skills checklist, role-play effective communication skills that could be used in that situation. Present a skit to the class demonstrating how communication skills were used to solve the problem.

3. In small groups, develop a skit showing how to give and accept criticism in a positive manner. Present your skit to the class and summarize ways to give and accept criticism in a positive manner.

4. In small groups, choose a situation involving relating to those different from self and use the practical problem-solving process to determine what is best to do in that situation. Role-play your solution for the class. Justify your decision.

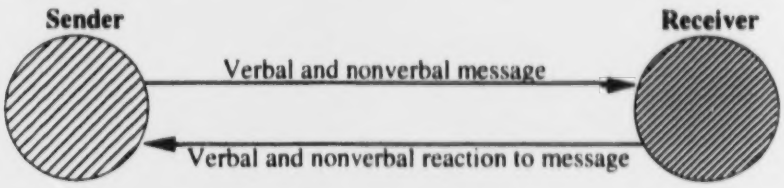
5. In small groups, select a relationship problem and identify all the specific sources of support available to help resolve or deal with the specific relationship problem. Create and perform a role-play for your class that illustrates how to seek help from one of the appropriate sources.

Application to Real-life Settings

1. Establish goals regarding three of your own communication skills you would like to improve. Choose one particular area of your relationships such as family, friends, or work place relationships. Set short-term goals for each long-term goal. Keep a daily communication journal recording the progress you are making toward your goals. At the end of the project, write a summary of your experiences and reflect on your effectiveness as a communicator.

2. Choose a handicapping condition and model it for a day. At the end of the day, write an essay about how it feels to be different.

Model of a Single Communication

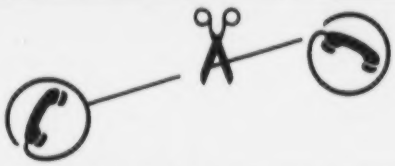


Communication is a process that involves both sending and receiving messages. The communication message is complete when it is sent (encoded), received (decoded), and reacted to. When both sender and receiver fulfill their responsibilities in the process, clear communication can be achieved. The skills in the process, as described below, are skills that can be learned with practice.

1. The role of the sender is:
   - Initiate the message. Choose a time and place that will enhance communication.
   - Decide what to say and how to say it. Consider the purpose of the communication.
     (a) What specific action or event led to your desire to speak?
     (b) What do you think (rational thought)?
     (c) What do you feel (emotions)?
     (d) What do you want from others?
     (e) What action are you willing to take?
   - Accurately describe ideas, perceptions, feelings, and needs without implying judgment: "I think. . ."; "I feel. . ."; "I want. . ."; or "In my view. . ."
   - Consider the perspective of the receiver when phrasing your message.
   - Make your verbal and nonverbal messages match. Consider the following:
     (a) Eye contact
     (b) Posture
     (c) Gesture
     (d) Facial expressions
     (e) Voice tone
   - Observe verbal and nonverbal reaction from receiver.
   - Correct message if necessary.
   - Stop and let receiver react.

2. The role of the receiver is as follows:
   - Be attentive and show interest with nonverbal messages.
   - Listen without planning what to say next.
   - Listen to understand what the sender thinks and feels.
   - Listen without interrupting.
   - Make brief comments to show interest: "I see. . ." or "Uh-huh."
   - Draw out additional information to improve your understanding. Use phrases such as:
     (a) Tell me more about. . .
     (b) Do you mean that. . .?
     (c) I'm not sure I understand.
     (d) Are you feeling?
     (e) Would you like to talk about . . . ?
     (f) Let's discuss it further.
   - Once sender corrects or acknowledges that you've heard correctly, react.

3. The following can influence whether the message is accurately sent and received:
   - Body language
   - Words with multiple meanings
   - Mixed signals
   - Stereotyping
   - Prejudice
   - Accusations
   - Destructive criticism
   - Use of power
   - Poor self-esteem or negative attitude
   - Noise or distraction
   - Quarreling
   - Moralizing, preaching, lecturing
   - Poor timing
   - Perceptions



Communication Roadblocks

Communication can be a very complex process. Many factors can interfere with whether or not a message is accurately sent and received. Each of the case studies below illustrate examples in which communication is being blocked. Read the situations and answer the following questions for each case study.

(1) What communication roadblock(s) is (are) illustrated in this example?
(2) What communication skills did the sender use? Fail to use?
(3) What communication skills did the receiver use? Fail to use?
(4) Describe how you would change this situation to improve the communication.

After you have answered these questions, choose one of the case studies and create two skits to perform for the class. First, show the situation with the roadblock(s). Second, show the same situation with improved communication.

Case Study #1 Darnell is a supervisor at a printing business. She is responsible for evaluating employees and helping them improve their job performance. Darnell calls Tina into her office for Tina's first performance review. Darnell can see that Tina is very nervous, but Darnell feels that it is important to say it like it is. "Tina, you have really been messing up lately," blurts Darnell. "If you don't improve soon, you're going to be fired." Tina runs from the room in tears before Darnell can say another word.

Case Study #2 Lewis and Mark are working on a project for their Life Planning class. After turning in a first draft of the paper to their teacher for her comments, it appears that they have a lot of changes to make in the paper and additional research to do. Lewis is disappointed with the teacher's comments and says angrily to Mark, "I told you we were not doing this right. If you had listened to me in the beginning, we wouldn't have to start over with this project!" "Forget it!" shouts Mark. "I'll do it myself!" he adds as he walks away.

Case Study #3 Dwayne, a senior, and Denise, a sophomore, are on the service committee for their FHA/HERO chapter and are planning a project. At the first meeting of the committee, Denise shares her idea about making quilts for babies and young children in the intensive care unit of the local hospital. Dwayne immediately responds to Denise's idea. "Look Denise, I've been doing these projects for a few years now and I think that idea would just involve too much work." Dwayne then begins to provide the details of his idea for this year's service project, and Denise spends the rest of the meeting listening. After all, she figures her ideas don't seem to count for much anyway.

Case Study #4 Reggie and Renata are both working parents. Their two-year-old daughter goes to a day-care center while they are at work. Usually Renata picks up their daughter from day care each day after work. This morning, however, Renata asks Reggie to pick up their daughter, since she is planning to work late. Reggie barely looks up from the newspaper and his bowl of cereal, and nods to Renata as she leaves the apartment. At 6:30 p.m., Renata receives a call from the day-care center. No one has picked up her daughter. Furious, Renata calls Reggie. "Why didn't you pick up our daughter at child care?" "What are you talking about?" answers Reggie. "You always pick her up after you get off from work."

Case Study #5 Marie and Tony have been dating for several months. Marie enjoys being with Tony and they have a lot of interests in common. There is one thing Tony does that really bothers Marie. When they are with a group of friends, Tony often puts Marie down, saying things like, "Who cares what you think?" Though Tony seems to be joking, Marie feels hurt. Finally, Marie decides to talk with Tony about it. After school one day, Marie says, "Tony, I really feel hurt when you put me down in front of our friends." Tony rolls his eyes and says, "Forget it, Marie! Everyone knows I'm joking!" He then changes the subject, talking about a television show he was watching last night.

Accurate Listening . . .
A Skill Worth Practicing for Your Future on the Job

Fifty to seventy percent of working hours are spent using four basic communication skills: writing, reading, speaking, and listening. Even though we spend more of our time listening than using the other three skills, we spend very little time learning to listen—because we assume we know how since we've been doing it all our lives.

Here are some interesting things experts say affect the way we listen:

Most of us are only able to give close attention to what we hear for about sixty seconds at a time. We listen in spurts. We concentrate, let up, and then concentrate again.

We can listen at a speed of about 400 to 750 words a minute but most people speak from 125 to 150 words a minute. Because we listen so much faster than a speaker can talk, our minds tend to wander instead of concentrating fully on what the speaker is saying.

We tend to hear what we want to hear and believe what we want to believe. This is a barrier to communication because we ask questions in order to get the answers we want to hear. And we make assumptions about what other people say before they say it.

"The problem with most listening is that the listener does not really care enough about hearing what is said to do what is necessary to improve his ability to receive and understand it," says Leslie E. This, a noted management consultant. If you do want to become a better listener, here are some important things you should practice:

- Allow the other person ample time to express thoughts, feelings, and information. Do not interrupt. Be aware of your own biases and prejudices so they don't unduly influence your listening.

- Try not to understand things too soon. Don't let yourself get too far ahead of the speaker. Pay careful attention to what is being said without planning your reaction to it

- At useful intervals, try to paraphrase what the other person has been saying. Give her the opportunity to learn what you think you heard her say. Rephrase the message in your own words so that the sender can check for errors or misinterpretation of the message ("What you are saying is. . .," "In other words. . .," or "You feel . . . because. . .")

- Listen to how the communication is being made. Tone of voice and pauses may reveal the speaker's intent and sincerity. For example, a lowered voice can mean the speaker is emotionally moved. Or sudden stammering or speaking very quickly may mean the speaker is embarrassed or not telling the truth. Pay attention to nonverbal clues such as facial expressions, gestures or body movement. Be aware also that different cultures give different meanings to the same act.

- Give verbal and nonverbal messages back to the speaker to show that you are listening. You can encourage a speaker by smiling, nodding or leaning forward or make the speaker "freeze" by frowning, yawning, or looking away. Use verbal cues to show acknowledgment of the message ("Okay," "I see," or "Yes").

- Listen for major ideas and key words. In most communications, from an everyday conversation to a formal presentation, the speaker is trying to make just a few main points. Identify the central theme of the message. Try to determine what the speaker is really trying to say. Don't assume you already know—actually listen for it.

Adapted from Susan Ginsberg, Ed.D. *Work & Family Life: Balancing Job and Personal Responsibilities.* September 1993, p. 6.

Reading Body Language

It is important to note that body gestures or movements cannot be interpreted as a single message nor do they mean the same thing every time they are used. There are many uncontrollable variables involved, therefore, one must look at clusters of signals being sent. When a person's body position reflects his or her words and tone of voice, then the message tends to be strong and clear. Where there are contradictions between words spoken and body language used, people tend to believe the body language as the more accurate message. Remember too, that various cultures may differ in their use and interpretation of body language. The ideas listed below are general uses of body language in the United States. What other possible meanings could you assign to the various signals in the list?

Body Signals	Possible Meaning
arms crossed on chest	disagreement, defensive
steepling fingers (putting fingertips together)	confidence
furrowed forehead, eyebrows turned up	lack of understanding, worry
furrowed forehead, eyebrows turned down	anger, disapproval
strong, firm handshake	confidence
direct eye contact	interest, confidence
legs crossed, feet kicking	nervous, anxious, bored
finger under nose, eyes narrowed	suspicious, disapproval
rubbing hands together, looking away	ready to end visit
squinting eyes, tightening jaw muscles	antagonism
pursed lips	antagonism
frown	displeasure or confusion
a raised eyebrow	envy or disbelief
leaning forward in chair	interest, ready to take action
leaning forward in chair, touching arm of another person	desire to speak
finger drumming on table, foot tapping, head in palm of hand	bored

Source: *Decisions for Independent Living*. Bismarck, North Dakota: State Board for Vocational Education, 1989.

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My Thoughts on Power in Relationships

Directions: The following questions refer to power in relationships. Answer them as thoughtfully as you can. There are no "right" answers. You can be as creative as you want as long as you tell why you write or answer what you do.

1. What is **power**? What things is it **like**? What is it **not** like?

   Power **is:**

   It is **like:**

   because:

   It is **not** like:

   because:

2. Is there a difference between temporary and permanent power? If so, what is it? Give examples to illustrate.

3. Is power **good** or **bad**? Can it be **both**? Explain your answer.

4. Describe an **example** of the use of power in a relationship.

5. **Why** did you call this an example of power?

Source: *Parenthood Education Curriculum*. Salem, Oregon: Oregon Department of Education, 1990.

Kinds of Power Used in Relationships

Power is a dynamic influence in human relationships because it exists whenever two or more individuals are together for a period of time. Power may be defined as the ability to change the behavior of others intentionally. It may be revealed in either a positive or a negative way by either promoting well-being or being used to harm others. The three kinds of power used in relationships are identified below.

Power Over:

- Exists whenever someone is forced to do something against his or her will
- Is evident when a person with less power has no choice
- Is characterized by inequality
- Results in loss of self-esteem and discouragement for those without power

Power For:

- Is used by those who hold power to help those who do not have power
- Exists when those who use power-for have interests of others at heart, but do not involve those without power in making decisions
- Can also result in loss of self-esteem and discouragement since those without power are not involved in decision making

Power With:

- Consists of shared power
- Means working together to achieve the most desirable situation for all
- Is represented by equality in decision making—all are able to be themselves
- Enhances development

Source: *Parenthood Education Curriculum*. Salem, Oregon: Oregon Department of Education, 1990.

20 Questions About Diversity at the Workplace

A dramatic shift is taking place in the American work force. According to a well-known study by the Hudson Institute, women and minorities will constitute 85 percent of workers in the United States by the year 2000. The trend has already begun, and issues raised by work force diversity are being widely discussed. But many people are unclear about what is meant by the term "diversity" in the context of the workplace.

"Workplace diversity" is not just a color issue. Diversity has to do with people who differ in age, culture, style, religious beliefs, economics, education, gender, and physical differences. It has to do with valuing and respecting these differences in order to work more productively. Diversity at the workplace requires communication. For example, two people from different backgrounds may never agree, but with communication they can learn to understand each other and work together more smoothly.

Here are 20 questions to help you determine how well you value diversity. Rate yourself on how strongly you agree or disagree with these statements.

5 = strong agreement, and 1 = weak agreement.

1. I listen with interest to the ideas of people who don't think like me.	5	4	3	2	1
2. I respect other people's opinions, even though I may disagree.	5	4	3	2	1
3. If I were at a social event with people who differed ethnically from me, I would make an effort to talk to them.	5	4	3	2	1
4. I have a number of friends who are *not* my age, race, gender, or of the same economic status and education.	5	4	3	2	1
5. I recognize the influence my upbringing has had on my values and beliefs, and am aware my way is not the only way.	5	4	3	2	1
6. I like to get both sides of an issue before making a decision.	5	4	3	2	1
7. It doesn't matter how the job gets done, as long as I see results.	5	4	3	2	1
8. I don't get uptight when I don't understand everything going on around me.	5	4	3	2	1
9. I adapt well to change and new situations.	5	4	3	2	1
10. I enjoy traveling, seeing new places, eating different foods, and experiencing different cultures.	5	4	3	2	1
11. I enjoy people-watching and trying to understand the human dynamics of interaction.	5	4	3	2	1
12. I make a conscious effort not to think in stereotypes.	5	4	3	2	1
13. I have learned from my mistakes.	5	4	3	2	1
14. When I am in unfamiliar surroundings, I watch and listen before acting.	5	4	3	2	1
15. When I get lost, I don't try to figure it out for myself. I ask directions.	5	4	3	2	1
16. When I don't understand what someone is telling me, I ask questions.	5	4	3	2	1
17. I really try not to offend or hurt others.	5	4	3	2	1
18. People are generally good, and I accept them as they are.	5	4	3	2	1
19. I watch for people's reactions whenever I'm speaking to them.	5	4	3	2	1
20. I try not to assume anything.	5	4	3	2	1

To Score: Total your answers. If your score is 80 or above, you could adapt or already are adapting easily to a multicultural work environment. If you scored below 50, you may need to give some thought to how open you are to working with people who are different from you.

Source: Hattie Hill-Storks, a Dallas-based consultant on diversity in the workplace. As printed in *Work & Family Life: Balancing Job and Personal Responsibilities*. November 1993, Vol. 7, No. 11.

Barriers to Seeking and Getting Support

Isolation

I am alone and I am the only one that has felt like this.
No one else has ever experienced what I am experiencing.
There isn't anyone to help me.
My problems are different from those of others.
You are weak if you ask for help

Denial

This problem will go away.
There really isn't any problem at all.

Extreme Sense of Responsibility

I should be able to handle this on my own.
I don't want to force my problems onto other people.
I don't want to burden others with my problems.
No one else can solve this but me.

Belief That Others Don't Want to Help

Others don't want to hear about my problems. They have enough of their own.
Others don't really want to know, or they would ask me more.
Others don't want to be bothered. They don't really care.
I don't want to infringe on other people's lives.
Others get too upset when they hear about my problem
They can't deal with my problems.
Others don't know enough to help, so I don't trust them.

Need To Be a "Perfect" Person

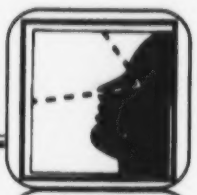
I should be able to handle my own problems.
No one else is as good at solving my problems as I am.

Lack of Energy or Strength to Seek Help

It's too complicated to find and use a support system.
It's easier just to do everything myself.
I'm too tired to bother. I'll just let it go.
It takes so much energy to explain my situation to others.

Adapted from *Family Ties*. Worthington: Ohio Coalition for the Education of Handicapped Children, 1990.

Assuming a Leadership Role



Module Overview

Practical Problem: What should I do regarding assuming a leadership role?

Process Competency 0.0.4: Assume leadership role as a responsible family member and citizen

Competency Builders:

- 0.0.4.1 Identify ways to be a responsible citizen at home, at school, at work, and in community settings
- 0.0.4.2 Evaluate societal conditions affecting personal, family, and community well-being
- 0.0.4.3 Describe visions and goals for families, students organizations, and work groups
- 0.0.4.4 Evaluate consequences of cooperative and uncooperative actions
- 0.0.4.5 Cooperate with others to achieve group goals
- 0.0.4.6 Use planning processes to establish and achieve individual and group goals

Supporting Concepts:

1. Importance of assuming a leadership role as a citizen
2. Leadership styles
3. Leadership skills
4. Cooperation
5. Planning process
6. Impact of societal conditions on leadership roles

Teacher Note: In the Life Planning Core Course area, the focus of this process skill is to help students become aware of the importance of assuming leadership roles as a responsible citizen at home, at school, at work, and in community settings. The process module activities not only explore this topic, but assist students in organizing an FHA/HERO chapter, to be used throughout the course to develop leadership, planning, and cooperative skills, and to explore ways to take action as a group when faced with practical problems associated with life planning.

Since the content of the process competencies remains relatively the same over the six core course areas of the Work and Family Life program, the teacher background information is the same as that printed in previous guides. The learning activities, however, have been designed specifically for this course area and complement the content modules found in the rest of this guide.

Assuming a Leadership Role

Teacher Background Information

Rationale

Leaders are needed wherever there are groups of people. Empowering leaders, rather than authoritarian leaders, are especially needed in our complex, changing global age. Authoritarian leaders have power over people, but empowering leaders help people shape their own vision and goals and work toward achieving those goals. Leadership must be developed in families and other groups with real issues and concerns. Historically, many people believed that leaders were born, not made, and that great leaders were discovered, not developed. However, there is now "consensus among social scientists that leadership skills and competencies are not inherited from one's ancestors, that they do not magically appear when a person is assigned to a leadership position" (Johnson & Johnson, 1987, p. 119).

Leadership development is ultimately self-development, and can be enhanced in a variety of settings. Teachers, employers, and other leaders who have high expectations and support the self-development of those they lead can help others develop confidence in their ability to lead and make a difference. Parents, however, are perhaps the most influential in developing leadership abilities. One researcher concluded that formal education, mentoring, and other activities in adult life have less influence on the development of leadership ability than parental expectations and values and skills reinforced very early in life (Kouzes & Posner, 1987).

Most young people face the challenge of genuine leadership for the first time in their teenage years. During this important time in their lives, young people need guidance and encouragement to experience the realities and rewards of participatory, shared leadership. Family, educational settings, and student organizations–such as Future Homemakers of America/Home Economics Related Occupations (FHA/HERO) can provide the laboratories for developing the values, beliefs, and skills underlying empowering participatory leadership. Through shared leadership experiences in these settings, young people can discover that they can make a difference in the well-being of those around them.

Background

Our democratic society is made up of many groups: private groups, such as families, and public groups, such as neighborhoods, cities, states, and nations. Within communities are civic, social, educational, professional, and religious organizational groups. The purpose of these groups is to help people meet their needs for love, caring, sharing, giving and receiving, and belonging, and to resolve family or public issues facing group members.

By joining together, group members are more likely to have their needs met than if they try to meet their needs alone. Many human needs, such as loving, caring, sharing, and giving and receiving, can be met only through groups, such as the family or social or religious groups. To resolve issues affecting group members, groups need to (1) complete tasks and (2) maintain effective working relationships between the members.

Assuming a Leadership Role

Leadership is the process of helping a group shape a vision of its purpose and goals, and of getting people–both inside and outside the group–to commit and recommit themselves to accomplishing that vision (Woyach, 1991). Effective leadership styles, regardless of the personality or style of the leader, satisfy the group members' needs, achieve their goals, and build the group members' abilities and self-esteem. Leaders who empower others help group members feel confident to act on their own authority—on their own judgment—and support the decisions made, even if the decisions are mistakes. True leaders view mistakes as opportunities for learning rather than as opportunities for humiliation (Aburdene & Naisbitt, 1992).

Leaders are needed in groups to help group members shape a shared sense of purpose or vision, get things done to meet their needs and goals, and create a cooperative relationship between members. Shared participatory leadership, one of the three leadership styles shown in Figure 1, has been shown to be the most effective in increasing production, innovation, and responsible self-direction and initiative (Peters & Austin, 1985; Bennis & Nanus, 1985; Johnson & Johnson, 1987). Shared leadership involves the following:

1. All group members can and should perform leadership functions appropriate to each person and to group needs. Any member can influence group behavior.
2. The leader of the group encourages other group members to make decisions and initiate action without seeking the leader's approval (Carnevale, et al., 1990).

Figure 1
Consequences of Leadership Styles

Management: Authority Power		Leadership: Empowering Others
Director Style	Shared Democratic Style	Delegator Style
Control Direct Supervise Oversee	Involve Cooperate Negotiate Organize	Inspire Influence Delegate Explain
Goal: Dependent Members	Empowered, Interdependent Members	Empowered, Independent Members

Assuming a Leadership Role

Strong, healthy families–our smallest democracies–are characterized by interactive shared leadership styles. For instance, healthy families allow all members of the family to be included in family problem solving when they are likely to have an opinion. Such interactive, participatory, shared leadership has been shown to be effective in all types of groups and organizations in increasing the responsible self-direction, initiative, and morale of all group members and the quality of decisions and work (Peters & Austin, 1985; Bennis & Nanus, 1985; Johnson & Johnson, 1987).

Thus, different members of a group can share leadership by assuming the behaviors needed to lead to the success of the group. For example, in families each spouse may assume behaviors necessary to complete food-preparation or money-management tasks at different times in the family life cycle, and similarly, each may assume nurturing or caring behaviors to maintain collaborative relationships in the family. In social or civic groups, each group member may become a leader by proposing activities to complete a task, or to reduce tensions between other group members.

Responsible citizenship in a democratic society involves individual accountability and action for the common good of the group. Being a responsible family member requires taking action for the common good of the family–not action for the good of individuals in the family to the detriment of another family member or the family as a whole. Similarly, being a responsible citizen requires taking action for the common good of community members. Responsible citizenship begins in families as children learn to care for themselves, family members, pets, their home, and neighborhood.

Responsible citizens are concerned about the well-being of all society members and take social action to meet those needs. Such action can range from providing social services to those in need of mercy and compassion, to working for social justice for those being oppressed, mistreated, or denied their rights. Such social-justice action might take the form of advocating justice in individual cases or working for public policy change. Social action for public policy development, like other responsible citizenship, should bring about change and transformation for the good of citizens in the community, state, nation, or world.

To successfully bring about social change, six principles of social transformation provide guidance for social action (Aburdene & Naisbitt, 1992). Responsible citizens

1. Use a win-win perspective rather than a win-lose perspective
2. Begin at the grass roots rather than at the top
3. Use what works (and is right) rather than what is "politically correct"
4. Work toward choice rather than from bureaucratic limitations
5. Become advocates rather than victims
6. Invest in entrepreneurs rather than providing government aid

More than ever before, shared democratic leadership is needed in families, workplaces, communities, and government at all levels. Such responsible citizenship will bring about the social action and change that is needed for the common good of our global community.

Assuming a Leadership Role

Vocational student organizations provide a unique program of career and leadership development, motivation, and recognition exclusively for middle and junior high, secondary, postsecondary, adult, and collegiate students enrolled in vocational education programs. The U.S. Department of Education recognizes vocational student organizations as integral to the vocational education program.

FHA/HERO encourages personal growth, leadership development, family and community involvement, and preparation for the multiple adult roles of wage earner, community leader, and family member. Involvement in FHA/HERO offers members the opportunity to expand their leadership potential and develop skills necessary in the home and workplace for life-planning, goal setting, problem solving, decision making and interpersonal communication.

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Assuming a Leadership Role

Learning Activities

1. Importance of assuming a leadership role as a citizen

a. Assign each of the following open-ended sentences to a small group in your class and have each group write their assigned item at the top of a large poster. In a three-minute period, list as many responses to your group's open-ended item as you can. Following the time period, trade your poster with that of another group. Add as many items as you can to the previous group's list in one minute. Continue to trade with other groups and add to their lists until your group has had the opportunity to respond to each of the items. Post all the responses in the classroom and note similarities and differences between the lists. Write a definition of *citizen* and *responsible citizenship.*

(1) Being a responsible citizen in a family means . . .
(2) Being a responsible citizen at school means . . .
(3) Being a responsible citizen at work means . . .
(4) Being a responsible citizen in the community means . . .

Discussion Questions

- *Why is it important to be a responsible citizen in a family? At school? At work? In the community?*
- *How do you know when someone is being an irresponsible citizen?*
- *What are the consequences of irresponsible citizenship for families? Work settings? Communities?*
- *How does your behavior reflect responsible citizenship in your family? At school and/or work? In the community?*

b. View one or more videotapes that show citizens involved in leadership roles in family, school, or work settings. The videotapes can be commercial movies, television shows, educational materials, or videotapes of FHA/HERO chapter meetings. Each should depict a leader helping a group shape its purpose and goals or getting people in the group to work toward accomplishing their goal. In pairs, conduct focused discussions using the questions below. Complete a chart in two columns that lists your responses to "Leadership looks like . . ." and "Leadership sounds like . . ."

(1) What happened in the video?
(2) How did the behaviors in the video represent responsible citizenship?
(3) Who were the leaders in the group?
(4) What action did each leader take?
(5) What goals do you think each leader had in mind?
(6) Did the group members work well together? Why or why not?
(7) What would happen in this situation if there were no leaders?
(8) What is the importance of having a leader in a family? In a school setting? In a work setting? In a community setting?

c. In pairs, write a definition of *leadership*. Post your definitions on a bulletin board illustrating leaders in different settings, such as those listed below. Identify common characteristics of your definitions and explain why leadership is important to the groups listed below.

(1) Family
(2) School
(3) Community organizations
(4) Government
(5) Work

d. Complete **Being a Leader as a Citizen** (p. 74).

e. Use the questions below to write a journal entry about the importance of assuming a leadership role as a responsible citizen to your life-management plan.

(1) What opportunities will you have to assume a role as a responsible citizen?
(2) How have you demonstrated responsible citizenship in your family? At work and/or school? In the community?
(3) When have you been a leader in your family? At work and/or school? In community settings?
(4) What skills did you use in assuming a leadership role?
(5) What leadership opportunities will you have as you work to accomplish the goals in your life-management plan?
(6) What skills would you like to develop in order to become a better leader?
(7) What is your personal definition of leadership? How does your definition relate to leadership in families? At school and/or work? In community settings?

Teacher Note: The FHA/HERO activities in this module, such as the one below, are designed to assist students in organizing a chapter and establishing chapter goals and activities. Depending on your students' past experience with the FHA/HERO organization, these activities may be eliminated or modified.

f. **FHA/HERO:** Create a bulletin board entitled "FHA/HERO: Pathway to Leadership Opportunities" that answers the following questions about FHA/HERO. Using state FHA/HERO resources and a current FHA/HERO Fact Sheet, determine how to affiliate as an FHA/HERO chapter at the state and national level. Explain how establishing an FHA/HERO chapter in your life planning class can help develop leadership skills. Create strategies for paying membership dues.

(1) What is the mission of FHA/HERO?
(2) What are the purposes of the organization?
(3) What are the requirements for membership?
(4) What is the theme of FHA/HERO?
(5) What are the five levels of involvement?
(6) What is the Ohio FHA/HERO state theme for this school year?
(7) What are this year's state FHA/HERO projects?

Discussion Questions
- *What are the benefits of membership in this group?*
- *What values are reflected in the mission and purposes?*
- *How would membership in this group develop your skill as a leader?*

2. Leadership styles

a. Complete **Leadership Case Studies** (p. 75). Using resources, research the characteristics of director, delegator, and shared leadership styles. Read the groups of words below and place each group with the appropriate leadership style. Match each style to the case study it represents on **Leadership Case Studies** (p. 75). Arrange these posters representing the styles in order from the most controlling style to the least controlling style of leadership.

(1) Controls, directs, supervises, and oversees
(2) Involves, cooperates, negotiates, and organizes
(3) Inspires, influences, delegates, and explains

Discussion Questions
- *Which type of leadership style best describes how you have led groups in the past?*
- *Which type of leadership style would you most like to use as you lead groups in the future? Why?*
- *What values are reflected in each leadership style?*
- *Which leadership style would help you act in the best interests of everyone in the group?*
- *Which leadership style is best for our FHA/HERO chapter? Families? Communities? Why?*

b. Complete **Cooperative Learning Activity: Leadership Styles** (p. 76). As a class, refer back to the T-charts developed in Activity 1b to reflect on the types of leadership styles illustrated in the video.

3. Leadership skills

a. Observe or interview a leader in the workplace. Using the T-charts developed in Activity 1b, make a checklist of leadership skills for each type of leadership style. As you observe, check behaviors that you see being used. After the visit, meet in groups and share your findings. Answer the following questions to reflect on your observation.

(1) What leadership skills were most effective in
-getting the task accomplished?
-helping others to complete tasks?
-encouraging others to complete tasks?
-giving instructions and directions?
-encouraging employees to work together?
-motivating workers?
-helping others to resolve differences?
-goal setting?

(2) What skills do you feel are most effective in the workplace?

(3) Which skills observed could also be used in families? In your FHA/HERO chapter?

Discussion Questions

- *What would happen if a leader did not act in the best interests of a group?*
- *What would you do if you were a member of a group and the leader directed the group toward an action or decision that you felt was ethically wrong?*
- *How can you, as a leader, know if you are acting in the best interests of a group?*
- *Which leadership skills would assist you in acting in the best interests of a group?*

b. **FHA/HERO:** Organize a workshop for chapter members to help in developing leadership skills.

c. **Action Project:** Identify a leadership skill you would like to improve. Set short-term and long-term goals with regard to that skill. Keep a record of your progress. Explain how you used that skill in family, school and/or work, and community settings.

4. Cooperation

a. Using resources, define *cooperation* (Suggested definition: people working together toward a common goal). Review **Cooperative Skills Checklist** (p. 77), and explain why each skill would facilitate cooperation in a group setting.

Discussion Questions

- *Why is cooperation important to you? Your family? The workplace? The community?*
- *What skills do you possess that enhance cooperation with others?*
- *What experiences could you plan that would enhance your cooperative skills?*

b. **FHA/HERO:** Read **Meaningful Meetings** (p. 78-79) and participate in a mock chapter meeting, including the opening and closing ceremony, the use of an agenda, and parliamentary procedures typically used during meetings. As part of this first meeting, elect chapter officers or class representatives and plan your next monthly meeting.

Discussion Questions
- *How did this chapter meeting reflect cooperation?*
- *How does parliamentary procedure support the process of working together as a group?*
- *How could the principles of parliamentary procedure be put to use in families?*
- *In what ways did this chapter meeting fulfill the goals of your FHA/HERO chapter?*

c. **FHA/HERO:** Make a large chart with a column for each of the levels of involvement in FHA/HERO: chapter, district, regional, state, cluster, and national. After examining programs of previous meetings, records, or handbooks, develop a chart showing the activities that you and your chapter members could partici pate in at each level of involvement. Display the chart in the classroom. Survey class members to determine which activities they are most interested in doing. Set goals for your chapter based on the results of this survey.

d. **Action Project:** Choose a group to which you belong such as your family, a school organization, or a community group. Keep a record of your involvement in that group, describing your responsibilities and interaction with other group members. Use **Cooperative Skills Checklist** (p. 77) to evaluate your role as a member of the group. Write a paper summarizing your strengths as a group member and the areas in which you would like to improve.

5. Planning process

a. **FHA/HERO**: In cooperative learning groups, select one of the areas for chapter activities listed below and set a goal for your FHA/HERO chapter for that area during the coming school year. For each goal, establish the activities that will need to be accomplished to reach the goal. Share your work with the class and prioritize the goals you want to work on this year. Review the **FHA/HERO Planning Process** (p. 80), and explain how you used or did not use these steps in planning.

(1) Chapter recognition
(2) State projects
(3) Membership
(4) Chapter and class activities
(5) Community projects
(6) Fund-raising

Discussion Questions

- *How did you organize to complete your task?*
- *What are some problems you experienced?*
- *What would have made it easier to work as a group?*
- *How could using the planning process make accomplishing a group task easier?*
- *How could you use the planning process at home? In work settings? In community settings?*

b. **FHA/HERO:** In small groups, use the planning process to develop an FHA/HERO project or activity. Do your initial planning for this project on a large chart with the steps of the FHA/HERO planning process and post in the classroom.

6. Impact of societal conditions on leadership roles

a. Collect several resource materials such as newspapers and weekly news magazines that illustrate societal issues of concern to students. Examples of concerns are environmental concerns, health or public welfare concerns, conflict or peace concerns, as well as economic concerns. Form small groups and ask each member in the group to select one of the societal condition topics. Choose a person from another group who has the same topic as you have been assigned. Cut two articles from the resource materials, read them, and share the content with your partner. Discuss the following questions and put the answers to these questions on a large poster. Return to your original group and share what you have learned.

(1) How will these concerns affect local leaders? Global leaders? Families?
(2) How will these concerns affect you as a citizen? As a worker or business person? As a student? As a family member?
(3) What actions should we take with regard to these concerns that are in the best interests of ourselves and others?

Discussion Questions

- *How are all of the examples of societal conditions alike?*
- *What were the conditions we talked about?*
- *What further actions might we take regarding these issues?*
- *What are the consequences to leaders regarding these issues?*

b. **Action Project:** Select one of the issues from the previous activity that is of interest to you. Research and report on the issue and determine action you could take to have an impact in this area. Keep a record of your involvement. Use the questions below to evaluate your project.

(1) How do my actions in this project reflect those of a responsible citizen? A leading citizen?

(2) What are the consequences of my actions for my family? My community?
(3) What did I learn from this project?
(4) What will I do in the future based on these experiences?

c. **FHA/HERO:** Using one of the issues identified in Activity 6a, create a group project to take action on the issue. Write letters to legislators or other leaders about your concerns. Invite leaders involved with the issue to class to speak to your chapter.

d. **FHA/HERO:** Create a flip chart for your chapter that you could use to compile articles about societal concerns. Review the chart each week and update the chapter on current events regarding various issues.

Assessment

Paper and Pencil

1. Without the aid of references, identify at least three ways to be a responsible citizen in each of the following settings: at home, at school, at work, and in the community.

2. Given sample societal conditions, evaluate how each condition would affect the well-being of the following: individuals, families, and the community.

3. Given case studies of families, students organizations, and work groups, describe the visions and goals of each group.

4. Given examples of cooperative and uncooperative actions, identify the consequences of each action for those involved.

5. Without the aid of references, identify at least five behaviors that can be used to cooperate with others to achieve group goals.

6. Given a case study, use the planning process to establish a plan to achieve individual and group goals.

Classroom Experiences

1. Write a journal entry about the importance of assuming a leadership role as a responsible citizen to your life-management plan.

2. Complete a cooperative learning activity to develop a T-charts illustrating the characteristics of the three leadership styles.

3. Observe a leader in the workplace. Make a checklist of leadership skills you observe for each type of leadership style. After the visit, meet in groups and reflect on your observation.

4. In small groups, use the planning process to develop a group project or activity. Do your initial planning for this project on a large chart with the steps of the FHA/HERO planning process and post in the classroom.

Application to Real-life Settings

1. Identify a leadership skill you would like to improve. Set short-term and long-term goals with regard to that skill. Keep a record of your progress.

2. Choose a group to which you belong such as your family, a school organization, or a community group. Keep a record of your involvement in that group, describing your responsibilities and interaction with other group members. Evaluate your role as a member of the group. Write a paper summarizing your strengths as a group member and the areas in which you would like to improve.

3. Select an issue of interest to you. Research and report on the issue and determine action you could take to have an impact in this area. Keep a record of your involvement.

Being a Leader as a Citizen

A responsible citizen fulfills certain responsibilities in ways that are best for self and others. Being a leader as a citizen means going beyond fulfilling responsibilities to lead others to action or change that impacts others in the group in a positive way. Such leadership can occur in families, at school, at work, or in the community. Examples of citizenship behaviors and leading behaviors as a citizen follow. Read the examples in each category and add an example of your own. Share your responses with the class. Then answer the reflection questions using the back of this page.

Being a Citizen	Being a Leader as a Citizen
In a family	**In a family**
Making sure toys selected for young children are safe	Contacting a legislator to express your opinion about pending product safety legislation for toys
Purchasing foods for the family that have little packaging to reduce the amount of trash	Writing a company that produces consumer products to ask their cooperation in reducing packaging
My example:	My example:
In a school or work setting	**In a school or work setting**
Following the school dress code	Recognizing the need to change the dress code and organizing students to meet with the principal about changing the policy
Organizing the family schedule to avoid missing or being late to work	Proposing a change in work policies to allow flexible work time to accommodate family responsibilities
My example:	My example:
In a community setting	**In a community setting**
Stopping lawfully at a stop sign while driving a car	Recognizing the need for a stop sign in the neighborhood and petitioning the city government for stop sign placement
Voting in a local election	Researching candidates running for office and volunteering to assist in campaigning for the candidate you support
My example:	My example:

Questions for Reflection

- What are the differences between the actions described in the first column and the actions described in the second column?
- What are the similarities?
- What are the consequences of behaving as a responsible citizen, but not assuming any roles as a leader?

Leadership Case Studies

Directions: Make a poster for each of the case studies below. Read each case study and write words on the poster to describe how the leader behaves in that situation.

Case Study #1

Jesse was put in charge of decorating for the FHA/HERO banquet. She delegated different people to do different tasks. Regina was to take care of table decorations. Tyra was in charge of stage decorations, and Sandy was to take care of decorating the entrance. She inspired them to be creative and encouraged them to use the FHA/HERO theme. Regina was overwhelmed by all the work needed to get the tables decorated and so she only got half of them done in time. Tyra's stage decorations were limited to a few balloons. Sandy made the door decorations real fancy and in totally different colors than everything else.

Case Study #2

The life planning class was going to create a small business. They asked Tyrone to be in charge of the business. Tyrone involved everyone in deciding what to do for their small business activity. Once they decided to sell popcorn after school, Tyrone formed a committee of volunteers to plan the activity and direct others in different tasks. Tyrone questioned committee members to establish group goals. When members of the committee were not listening to each other's ideas and arguing, Tyrone reminded them of the importance of cooperating and communicating. After Tyrone pointed this out, they negotiated how they would get supplies. Jackie wanted to rent equipment and Shawn thought they could get donors. They compromised and the rented the popcorn popper and got donors on the popcorn and bags. Tyrone let Phil organize how students would sign up for work shifts. Later, Tyrone led a class discussion on how to use the profit.

Case Study #3

Four people were given the responsibility of promoting the homecoming dance around the school. Chris was on this committee, and he decided that posters, flyers, and announcements would be the best way of publicizing the event. Then he thought up the idea for the posters and told two of the people to make posters for every hall. He told the other person to make flyers using the same design. He then supervised their work. The people on the committee gave some creative ways to promote the dance, but Chris said his ideas would be most effective. Everything got done, but not everyone was happy.

Cooperative Learning Activity: Leadership Styles

In small groups complete one of the T-charts below. Your chart should illustrate what each of the leadership styles looks like and sounds like. Then form new groups so that each member of the new group has completed a different T-chart. Share information in an effort to encourage completion of a chart for each style.

Leadership Style: Delegator	
Looks like . . .	Sounds like . . .

Leadership Style: Director	
Looks like . . .	Sounds like . . .

Leadership Style: Shared	
Looks like . . .	Sounds like . . .

Cooperative Skills Checklist

Good cooperation means working to form good relationships with other group members as well as achieving group goals. Each of the skills listed below leads to better group cooperation. Place a check in the column that best describes your behavior in a group.

Skill	How often do you use this skill? Always	Sometimes	Never
To form good working relationships with others			
1. Listen to others' ideas, opinions, and feelings	☐	☐	☐
2. Encourage others and compliment contributions	☐	☐	☐
3. Support others in their efforts to contribute to the group	☐	☐	☐
4. Ask questions when you do not understand something	☐	☐	☐
5. Give feedback to others	☐	☐	☐
6. Contribute ideas, opinions, and feelings	☐	☐	☐
7. Assist in reaching group consensus	☐	☐	☐
8. Recognize and deal with communication barriers	☐	☐	☐
To work to achieve group goals			
9. Assist in identifying group goals	☐	☐	☐
10. Assist in planning to organize the group activities	☐	☐	☐
11. Complete responsibilities assigned to you	☐	☐	☐
12. Share materials with others	☐	☐	☐
13. Identify and resolve problems promptly	☐	☐	☐
14. Use techniques such as consensus and compromise to resolve problems fairly	☐	☐	☐
15. Give feedback about group progress and results	☐	☐	☐

Reflection Questions

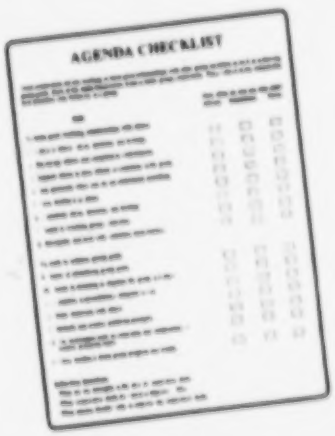
- What are my strengths in the area of cooperative skills?
- What cooperative skills do I need to improve? Why?
- What actions should I take to improve my cooperative skills?

Meaningful Meetings

Meaningful meetings don't just happen by chance. Careful planning including a written agenda and a basic knowledge of parliamentary procedure can allow each person in a group the opportunity to express his or her opinion and allow group members to work together to reach decisions.

Any meeting, to be productive, must have some sort of rules for all to follow. The rules of parliamentary procedure, as explained in *Robert's Rules of Order, Newly Revised*, have been used by many groups including federal and state legislatures, local city councils, school boards, corporation shareholders, and student organizations such as FHA/HERO. The rules of parliamentary procedure are based on several principles:

- **Order.** Very little can be done in a meeting without order.
- **Majority rules with minority rights.** Every member has the right to express opinions and seek support for their views. However, a majority vote is the rule.
- **One thing at a time.** Members must focus on only one item at a time and that only one member at a time has the floor.
- **All members have equal rights and privileges.** Rights include the right to attend meetings, make motions, speak in debate, and to vote.


AGENDA CHECKLIST

Planning an Agenda: As you plan the meeting, decide on beginning and ending times, the meeting location, and the agenda of topics under consideration by the group. Identify the person who is presenting each agenda item. One example of an order of business suggested by *Robert's Rules of Order, Newly Revised* is as follows:

- Reading and approval of minutes (a written record of the events of the last meeting)
- Reports of officers and committees
- Unfinished business from the last meeting (sometimes called "Old business:)
- New business

The agenda can be expanded to include an opening ceremony, roll call, program or speaker, and adjournment (the ending of the meeting). The items under new or old business should be sequenced so that those needing creativity and clear thinking are first. Avoid putting difficult topics back-to-back on the agenda, if possible. Members may need a break from intense discussion.

Meaningful Meetings *(continued)*

Making a Motion: Motions are how members take action or express their views. There are several types of motions, but the one most often used is the main motion. The purpose of the main motion is to introduce a new subject for discussion and action. There are six steps in proposing and disposing of a main motion.

1. After recognition by the chairperson, a member makes a motion, using the words, "I move that. . ."
2. Another member seconds the motion by saying, "I second the motion."
3. The chairperson states the motion and the secretary records the motion.
4. The chairperson opens the question to debate saying, "Is there discussion?" During this time, members may state their opinions, or make other motions related to the one under debate.
5. The chairperson takes a vote. Generally, votes are taken by voice with those in favor saying "aye" and those opposed saying, "no."
6. The chairperson announces the outcome of the vote by saying whether the motion passed or failed and what will be done.

Rules for Debate: Debate in a meeting is important. Every member has the right to full and free discussion, provided that certain rules are followed.

- Remarks should be related to the present motion
- No unkind words should be used
- Remarks are directed to the chairperson, rather than to other members
- The member making the motion has the right to speak first
- Groups may set time limits and rules as to how many times people may speak
- Debate can be stopped through the use of the motion, "I call the question." This requires a second, cannot be debated, and requires a two-thirds vote to pass.

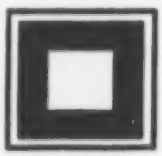
FHA/HERO Planning Process

Identify Concerns

Check wish list
Choose top concern

Set Your Goal

Write it down

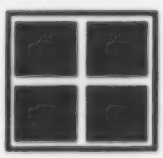


Form a Plan

Create detailed plan
Meet with advisor and/or evaluation team

Act

Carry out activities



Follow Up

Complete follow-up questions
Meet with advisor and/or evaluation team
Apply for state and national recognition

Source: Future Homemakers of America, Inc., Reston, Virginia.

Life Planning

Developing a Life-management Plan

Module Overview

Practical Problem: What should I do regarding developing a life-management plan?

Competency 3.0.1: Develop a life-management plan

Competency Builders:

3.0.1.1	Identify life choices
3.0.1.2	Analyze factors affecting life choices
3.0.1.3	Identify personal strengths and limitations
3.0.1.4	Establish short-term and long-term personal goals
3.0.1.5	Identify changes that impact a life-management plan
3.0.1.6	Evaluate use of time, money, and other resources needed to achieve goals
3.0.1.7	Develop set of criteria for evaluating life choices
3.0.1.8	Take personal responsibility for life choices

Supporting Concepts:

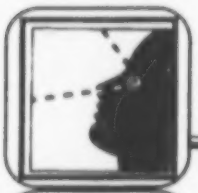
1. Life choices
2. Factors affecting life choices
3. Personal goals
4. Changes that impact life-management plans
5. Resources needed to achieve goals
6. Implementation of life-management plans

Teacher Note: This is an introductory unit to the Life Planning core course area. The development of a life-management plan is an integral part of this course and once a plan is drafted through the learning activities in this module, it should be further developed as each content module of the course is explored. The life-management plan can also be used as a form of assessment throughout the course. The planning form is merely an outline and may be revised depending on student needs.

Teacher Background Information

Rationale

The need to develop a life-management plan arises from the variety of life choices and personal decisions one must make. According to B. Z. Presseisen, former president of the National Education Association,



Developing a Life-management Plan

"in a society facing the twenty-first century, where change may be the only constant, the ability to formulate problems, resolve issues, determine the most effective decisions, and create new solutions is a prerequisite of success . . . for life" (Jones & Safrit, 1992, p. 4). Each day, adolescents are faced with many important choices that will affect them now and in the future, such as how to study, what people to trust, whether to use drugs or alcohol, and what to believe about themselves and others. In addition, more life-altering decisions regarding education, career, marriage, and parenthood, force young people to examine their strengths, weaknesses, and resources. Even choices they make regarding high school course work will affect how much money they earn, where they live, what they do, and how happy they will be.

Unfortunately, adolescents often do not possess the cognitive skills necessary to make sound decisions based on ethical principles. Recent research suggests adolescents usually do not successfully use formal operational thought, and need help to move to this higher level of thinking. In addition, adolescent learners may regress to egocentric thought, thinking only of themselves and failing to be aware of the world around them. Thus, morally, high school students may perform certain actions only because the actions will please or impress others. Students in this cognitive and moral stage do not think through and solve problems on their own. For these reasons, students need formal practical reasoning opportunities to anticipate, plan, and make ethical life choices.

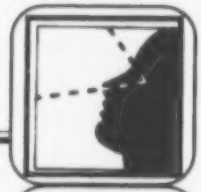
The development of a life-management plan will help students become aware of their choices, resources, and barriers in life planning. Whether making an ordinary daily decision, or a life-altering decision, students need to know where to go and how to process the information so that it can be used to make an ethical decision.

Background

Life planning involves making many decisions concerning everything that is done in life. Anne Miller-Tiedeman coined the term *lifecareer*, a concept that includes one's jobs, occupations, and professions as well as "family, choice of friends, hobbies, spirituality, creativity, recreational activities, or contributions to the community" (Kimball, 1993, pp. 272-273). This concept of life as career acknowledges the reality of the average person changing work careers at least six times in his or her lifetime.

Having a philosophy and plan for living helps individuals anticipate and manage change and choices that are constant in life. Many changes, possible choices, and possible consequences can be anticipated so the best choices can be made (Kimball, 1993; Kushner, 1983; Whitney & Sizer, 1989). Changes occurring normally and unexpectedly throughout the life cycle, changing societal and personal circumstances, and changing goals affect one's life plan. Normal life cycle and family life cycle changes occur because of the changing developmental characteristics and needs of self and family members. Unexpected circumstances such as changing economic conditions, divorce, death, and job loss will also require an evaluation of one's life-management plan. Through continuously evaluating one's life plan and changing circumstances, new goals and alternative strategies can be added to help improve the quality of life.

Developing a Life-management Plan



Common barriers to life planning include lack of self-knowledge, cultural and emotional baggage, rigid family roles, and lack of decision-making education (Kimball, 1993). Psychiatrist M. Scott Peck points out that in order to be good, healthy people, knowing one's self requires being realistic and recognizing "both the good parts and the bad parts" (1993, p. 87) while still valuing one's self. Self-knowledge also requires evaluating one's beliefs and choosing one's personal philosophy. Identifying cultural and emotional baggage, rigid family roles, or patterns of unhealthy personal decisions through self-inventory can help one develop a plan to overcome these barriers to life planning. Finally, those who lack decision-making education sometimes fear making the wrong decision and having things turn out badly. Using a systematic decision-making process can reduce the negative outcomes of decision-making. Learning how to list options and evaluate each by weighting advantages and disadvantages, or ranking multiple criteria for each option can improve self-confidence in making decisions (Kimball, 1993).

Helping adolescents understand themselves, and realistically develop, revise, and implement a life - management plan requires helping them develop technical, interpretive, and emancipative knowledge and processes to take practical action (Brown & Paolucci, 1978). Technical, how-to knowledge is needed to anticipate and manage life changes. Students need technical information concerning life choices and their probably consequences, factors affecting life choices, changes impacting life choices, and resources available to achieve goals. Students also need interpretive knowledge, such as developmental needs, and personal and environmental factors affecting their success and well-being.

In addition to interpretive knowledge and processes, adolescents need self-knowledge and critical thinking processes to help them develop life plans that will lead to ethical actions (Strom & Plihal, 1989). To develop insight about repressive attitudes and unnecessary social constraints that limit their own and others' freedom to learn and grow, self-reflective questioning and critiquing processes are needed. For example, through self-reflective questioning and self critique, self-defeating and distorted beliefs and the resulting negative self-talk (such as "I'm not capable," "I can't do anything right," or "it can't be done,") can be challenged and replaced with more positive and growth-producing beliefs. This involves treating the current situation problematically and probing beneath surface realities for explanations of how these situations can and should be altered. "With this critical awareness, individuals and families can determine the kind of life to live and act according to their resolve" (Strom & Plihal, 1989, p. 190-191).

The social, historical, and cultural contexts of choices include life-enhancing and constraining social norms. These social norms become belief systems that influence experience (Kimball, 1993). Adolescents and adults can feel limited and defeated by their beliefs about what is possible and impossible for them to do and achieve, about their capabilities and worthwhileness, about what are acceptable career choices and family work roles, and about their expectations of others. Adolescents need to be alerted to these social norms, including those beliefs that influence their actions but that do not promote their interests, and then provided opportunities to evaluate the consequences of those social norms on their lives and the lives of others. For example, students need to become aware of social norms, such as those identified below, that have remained the same or changed over time.

- Women should marry right after high school and have children immediately.
- Family members should tolerate alcoholism in other family members, especially if the family member is a spouse.

- Families should eat meals together.
- Construction is men's work.
- Caregiving is women's work.
- It's okay to drink alcoholic beverages at teenagers' parties.
- It's okay to drink and drive a car.
- It's okay to have unprotected sexual relationships as a teenager.

By blindly accepting or rejecting social norms such as these, adolescents may make choices and adopt behaviors that limit their development, the optimum development of their children, the development of other family members, and ultimately the quality of society. Through questioning, examining, and evaluating social norms, and consciously choosing those social norms as beliefs that are in their best interests can adolescents and their families be truly free to take responsibility for their life choices (Kimball, 1993). Through reflective questioning and social critique, repressive social norms can also change. By critiquing the social norm that it's okay to drink and drive, Mothers Against Drunk Drivers (MADD) have established a new social norm that is influencing public policy and private choices. By critiquing the social norm that only men work outside the home, nontraditional career opportunities are becoming more acceptable to both men and women.

An individual's values affect all of one's life choices and should be carefully considered in the development of a life-management plan. Values are abstract ideas of what is desirable or worthwhile. Values are enduring beliefs that specific end states are preferable, and thus, are used as standards or criteria by which choices are judged. Consequently, values motivate behavior. Types of values include aesthetic, economic, health and safety, environmental, intellectual, prudential, legal, moral, and religious values. Different types of values motivate different behaviors, often creating intrapersonal and interpersonal conflicts. Throughout the life span, individuals will be motivated by the same and changing values. Each individual's values will differ by life experiences, resource availability, religion, and ethnicity. Since values often conflict when making decisions, values need to be prioritized to make the best ethical decisions in the constantly changing contexts of life.

The choice of values that are used as criteria to evaluate life options are perhaps the most important life choices. Moral value choices are especially critical since these life choices affect the well-being of people in the private and public spheres of life. Such value choices are made each day of our lives, either consciously or unconsciously, and affect all other life choices and the quality of life of all those affected in the private and public spheres. Almost daily, moral value choices must be made regarding freedom and obligation; commitment and individualism; interdependence, independence, and dependence; competition and cooperation; self-interest and the family good; and self-interest and the public good (Bellah, et al., 1985).

Some values are essential to the survival of society and form the basis for ethical choices. These universal values transcend cultures, religions, and time and include respect, responsibility, trustworthiness, fairness, caring, and civic virtue. "Such values affirm our human dignity, promote the good of the individual and the common good, and protect our human rights. They meet the classic ethical tests of reversibility (Would you want to be treated this way?) and universalizability (Would you want all persons to act this way in a similar situation?). They define our responsibilities in a democracy, and they are

recognized by all civilized people and taught by all enlightened creeds" (Lickona, 1993, p. 9). These values should be carefully considered when developing a life-management plan.

In addition to values, goals reflecting critical life choices should be part of a life-management plan. Setting and reaching goals can improve the quality of life. Goals are concrete statements of what is desired and, consequently, reflect one's values. Since goals reflect values, they can be powerful motivators of behavior. As an anticipated outcome, goals provide direction for managing limited resources. Knowing long-term goals can give direction for short-term goals. As important as goals can be, focusing on one goal too much may cause damage to another aspect of our lives. Thus, it is important to think of one's overall good and the good of the family when setting goals in the life-management plan.

When making decisions about life choices and setting goals, one must evaluate resources and assess their potential contribution to the achievement and management of one's action plan. Awareness of types of resources, their nature, and availability is critical to the decision-making process. The two main types of resources are human and nonhuman. Human resources are the personal means people have to meet demands: knowledge (including self-knowledge), beliefs, values, work habits, skills, time, and leadership. These are the most numerous, valuable, and easily-forgotten resources. Nonhuman resources are the means outside one's self for meeting goals and events including money, housing, and other material objects. A person must effectively manage both human and nonhuman resources to achieve goals. Life choices such as education, employment, marriage, and family will benefit or limit resources and goals. In addition, the allocation and availability of resources is influenced by life cycle stages and developmental needs and characteristics of individuals. How resources are managed will depend on the individual resource, values, and goals.

The development of a life-management plan includes anticipating major life choices. One major life choice affecting all other choices and one's economic security throughout life, is the level of education one wishes to attain. There are many reasons to set educational goals through life. Educational goals can help one

- expand intellectual, emotional, and spiritual horizons
- discover old and new knowledge
- develop critical thinking, logic, and analysis skills
- gain knowledge, skills, and attitudes for coping with change
- meet people with similar interests and values
- prepare for a career
- develop individuality and personality (Shedd, 1978)

If one decides to continue education beyond high school, the many options include technical schools, proprietary schools, community colleges, and universities. Financial aid can be found. Every school, college, or university has a financial aid department to help.

Employment is another major life choice that is necessary for most people to obtain resources for living. Through employment, work is done to produce an income. While some people are able to choose unemployment at a point in their lives, they need to be supported by their spouses or families during unemployment. For those that are not unemployed by choice, unemployment has negative effects, including

identity loss, choice reduction, and increased leisure. To make the best choice, one's goals, values, and resources need to be analyzed and evaluated.

Other life choices to consider when developing a life-management plan deal with marriage and parenting. Marriage affects self-formation and development. In turn, this life choice affects all other choices in the life cycle. Before and after marriage, choices will need to be made considering one's own personal values, goals, and resources as well as those of one's spouse. The decision about becoming a parent carries with it much responsibility, since children are dependent upon their parents for security, affection, and other basic needs. Parenthood affects family economics and financial security of all in the family and the larger society. These decisions are best made by considering needs, values, and attitudes about parenthood by all those affected by this choice.

Ultimately, life planning choices are selected and changes made in the plan by using practical reasoning. Practical reasoning is a complex higher order thinking process involving judging, creating, and deciding among many alternative choices of values, goals, resources, and means for achieving goals. Through practical reasoning, decisions about life choices are made by evaluating alternative choices with one's values and anticipating the consequences of these life choices on one's life and those of others. This critically reflective decision-making process is best made through reflecting on one's goals and experiences and dialoguing with others to gain information, varying perspectives, and understandings (Laster, 1987).

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Learning Activities

1. Life choices

a. Review **Getting the Big Picture: Forming a Life-management Plan** (p. 96). Develop a bulletin board entitled Stepping Up to Your Future that features steps in creating a life-management plan. Discuss the importance of each step. Make a folder or notebook in which to keep information you will use in developing your own life-management plan.

> **Teacher Note:** As an introduction to the Life Planning Course, explain the connection between various units of study for the semester and the development of a life-management plan. Emphasize the purpose of the course as being an opportunity to examine past experiences, decide what to use from those experiences and what to change, and set goals with regard to various life choices. In addition to various classroom activities and homework assignments, a journal is recommended to reflect on various aspects of life planning such as social norms and other factors influencing and leading to life choices. This journal can be a weekly assignment with questions related to various units of study to enhance reflection and ethical actions.

b. Organize a panel of young adults to discuss the transition from high school to adulthood. Suggested panel members include emancipated high school students and graduates over the past one, four, seven, and ten-year periods. Before the panel, distribute **Life Choices Panel Questions** (p. 97), and plan taking turns asking the questions. Make a written record of examples of life choices made by the panel members. In cooperative learning groups, compare your lists of life choices and develop one list for your group. Share your list with the class and compare it to the life choices listed.

(1) Career
(2) Education
(3) Family
(4) Friends
(5) Leisure time
(6) Spirituality
(7) Geographic location

Discussion Questions

- *Is it important to plan your life choices? Why or why not?*
- *How will you know if you are successful in life?*
- *How can an individual take charge of what happens in his or her life?*

c. Write an essay or journal article about one of your role models, someone whose accomplishments and values you respect. Identify the life choices made by that person and why you are inspired by his or her actions, beliefs, and accomplishments. In pairs, share your essay or the contents of your journal entry and identify how that person may influence your own life choices.

Discussion Questions

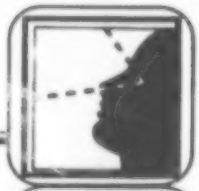
- *How did the choices made by your role model compare to the choices made by members of the panel in Activity* 1b?
- *What are the consequences of taking actions like your role model?*
- *Will these potential consequences be in your best long-term interests? Why or why not?*

d. **FHA/HERO:** Create a display using a road map theme to illustrate different routes one's life could take. Feature the purposes of FHA/HERO and highlight ways that experiences in an FHA/HERO can help members learn about themselves and develop skills to use in planning life choices.

2. **Factors affecting life choices**

a. On a four-inch roll of paper, make a time line of your life, placing the following categories as appropriate. Place your time line on the wall of the classroom and view yours and those of your classmates. After the activity, place your time line in your life-management plan folder.

(1) Life choices you will face at various ages
(2) Life expectancy
(3) Life cycle stages that will effect life choices
(4) Anticipated life events



Discussion Questions

- *What is most important to you now?*
- *What will be most important to you ten years from now? Twenty years from now? Thirty years from now?*
- *How are life choices alike? Different?*
- *Over which events do you have control? No control?*

b. Using resources, define *value*. In small groups, select one or more of the following types of values and write an example of a behavior or action based on that type of value. Share your examples with the class.

(1) Aesthetic values: concerned with appearance and beauty
(2) Health and safety values: concerned with physical well-being
(3) Environmental values: concerned with the state of the environment
(4) Economic values: concerned with cost, efficiency, and control
(5) Intellectual values: concerned with reasoning
(6) Prudential values: concerned with one's own interest
(7) Moral values: concerned with the well-being of others
(8) Religious values: concerned with religious doctrine

Discussion Questions

- *Do any of your examples represent more than one type of value? Why?*
- *Which types of values would most likely effect your life choices? Why?*
- *What factors have contributed to the development of you values?*
- *Why is value information important when making decisions about life choices?*
- *Would any of your values be in conflict with each other? Why or why not?*

c. Read **Universal Values** (p. 35). Review the list you developed in Activity 1b of life choices made by panel members and determine whether any of the choices made reflect universal values.

Discussion Questions

- *Which of these values have effected decisions you have made recently?*
- *What are the consequences of taking action based on these values?*
- *Should these values influence your life-management plan? Why or why not?*
- *Why do you think these values are considered "universal?"*

Teacher Note: It may be helpful to post these values in the classroom since they will be continually used to assess examples of life choices throughout the course.

d. Design a bulletin board entitled "Values in Action." Collect newspaper or magazine articles or create case studies that illustrate how values influence behavior, how values change or are reexamined, and how value choices can represent conflicting perspectives such as those listed below. Throughout the course, take turns having each class member add an article or case study to the bulletin board and explain the values in action.

(1) Self-interest vs. the family good
(2) Self-interest vs. the public good
(3) Competition vs. cooperation
(4) Interdependence or independence vs. dependence

Discussion Question
- *Do you agree or disagree with the value choices made in each case?*
- *What types of values are represented?*
- *Are universal values used? Why or why not?*
- *Does the situation represent a conflict of values? If so, why is there a conflict?*

e. Complete **Strengths and Limitations** (p. 98). Place your completed worksheet in your life-management plan folder.

Discussion Questions
- *Did your opinions of your strengths and limitations match those opinions held by others? Why or why not?*
- *What are the consequences of being unrealistic when assessing personal strengths and limitations?*
- *How should this information affect your life choices?*

f. Draw a tree including family members and others who influence your life, identifying traits, interests, careers, and values of each person. After examining your tree, make a list of messages or influences that will be helpful to you as you develop your own life-management plan. Then make a list of harmful messages or influences you wish to deal with and overcome. Write a journal entry about the things you wish to use from your experiences with your family and the things you wish to overcome or do differently.

g. Complete **Wheel of Fortune: Charting Who You Are and Who You Want to Be** (p. 99).

Discussion Questions
- *How will each of the components of this wheel play a part in the development of your life-management plan?*
- *Which factors will have the greatest influence? The least influence?*
- *How might these factors change over time?*

3. **Changes that impact life-management plan**

a. In small groups, examine the case studies below and answer the questions following the case study. Make a list of factors that could change a life-management plan such as changing societal and personal circumstances, changing goals, life cycle changes, changing economic conditions, divorce, death, or job loss.

(1) Marty is a senior in college studying civil engineering. The health club where she has worked for four years is going out of business and she is losing her job. Since her income from this job pays for college tuition and room and board, she fears that she will have to drop out. Jobs that pay as well as that one did are hard to find. What factors are affecting this situation? What are Marty's choices? How might this situation affect Marty's life-management plan?

(2) Emily has been offered a promotion to advertising account executive in a company where she has worked for many years. She loves her work, but knows the new position would mean more travel and time away from home. Lately, she has been feeling that she should be spending more time with her two small children, and even considered negotiating for a part-time position. But this promotion would mean a realization of her career goals and more financial resources for her family. What factors are affecting this situation? What are Emily's choices? How might this situation affect Emily's life-management plan?

(3) Joe has been working in his family's insurance business for the past five years. The job pays well and he enjoys working with his mother and brother, but he is very unhappy selling insurance. He often dreams of opening his own small business, possibly a retail store. He took several courses in college that would prepare him for such a business venture, but he is reluctant to take the first steps. "It's too risky going out on my own," he tells himself. "Besides, I wouldn't want my family to think I'm abandoning the family business." What factors are affecting this situation? What are Joe's choices? What are some of the goals in Joe's life-management plan?

(4) Gina and Ed were married right after high school. Gina worked for a tool manufacturing company and supported Ed as he attended college. Now that Ed is a senior in college, he and Gina are getting a divorce. Ed does not have a job, has not saved any money, and doubts he will be able to finish college. What factors are affecting this situation? What are Ed's choices? How might this situation effect Ed's life-management plan?

Discussion Questions

- *Which of these factors might you face? Why or why not?*
- *Which of these factors could you control?*
- *How does each of these factors influence a life-management plan?*

b. **FHA/HERO:** Sponsor an awareness week about the importance of life planning entitled "Seize Your Future." Invite an inspirational speaker who has faced personal tragedy or barriers that caused him or her to reevaluate his or her life-management

plan. Following the presentation, discuss the new choices the speaker faced and how he or she set new goals. Make posters illustrating suggestions for dealing with events or circumstances that interrupt life plans such as those listed below.

(1) Have the courage to see things for what they are
(2) Establish a new vision
(3) List steps to reach your new goals
(4) Imagine achieving your goals
(5) Work hard and don't stop trying
(6) Look for the good in what you have done
(7) Celebrate your achievements

4. Personal goals

a. In pairs, interview your partner about the information he or she has collected in his or her life-management plan folder. Identify dreams, visions for the future, and short-term and long-term goals.

b. Review **How Can I Achieve My Goals?** (p. 100). Choose one of the goals from your life-management plan, evaluate the goal using the criteria on the handout and make a chart listing things you can do to achieve the goals in each of the following categories: this month, this week, tomorrow, and today.

Discussion Questions

- *What is the difference between a dream and a goal?*
- *Can some dreams inspire goals? How?*
- *Are all dreams realistic? Why or why not?*
- *Could your dreams become a reality? If so, how?*
- *What role does luck play in achieving your goals?*
- *Why does life seem more rewarding if you plan, set, and carry out goals?*
- *How can you use dreams to inspire your life-management plan?*
- *What effect does setting and achieving goals have on your self-esteem?*

5. Resources needed to achieve goals

a. In cooperative learning groups, research the meaning of *resources* and explain the difference between human and nonhuman resources. Complete **You're Richer Than You Think** (p. 101).

Discussion Questions

- *How can you replenish resources?*
- *How do resources help people?*
- *What happens when you are unaware of resources you possess?*
- *Why should you use resources wisely?*
- *Can you place a dollar value on any of these resources? Why or why not?*

b. Using the examples of resources developed in the previous activity, identify the ten most important resources in your life. Classify these according to the categories identified in the above activity. Write a short paper or journal article describing your best human resource and one that you would like to improve.

Discussion Questions
- *How would you summarize the content of your paper?*
- *What would be another name for the resource that you have chosen to improve?*
- *Why is it important to be aware of your human resources?*

c. **Action Project**: Establish a long-term goal to improve a human resource that you possess. Create short-term goals to help you achieve the long-term goal. Follow through on your plan to improve the resource.

d. **FHA/HERO:** Design a bulletin board using the theme "You're Richer Than You Think." Conduct a workshop to develop the human resource of leadership.

6. **Implementation of life-management plans**

a. Place the criteria for evaluating life-management plans listed below on a bulletin board, chalkboard, or poster. Explain the reason for using each factor on the list to evaluate your life-management plan.

(1) Improves the quality of life for you and others in ethical ways
(2) Reflects goals, values, and beliefs that are important to you
(3) Includes short-term goals that will lead to long-term goals
(4) Reflects realistic and achievable goals
(5) Represents goals and values that will have positive consequences for self and others

b. Complete **Life-management Plan** (p. 102-103). In small groups, share aspects of your plan and develop short-term and long-term goals related to your plan. Apply the above criteria to evaluate the effectiveness of your plan.

c. **Action Project**: Select a long-term project for the Life Planning course related to your life-management plan, such as those listed next. Keep a journal of your experiences, based on questions for reflection offered throughout the course. Schedule periodic opportunities to share experiences with your classmates in small groups. At the end of the course, present a 15-minute oral report on your goals for this project, it's relationship to your life-management plan, and what you have learned from the experience.

(1) Part-time job
(2) Volunteer experience
(3) Active participation in an organization
(4) Active role as a family member
(5) Job training lab experiences
(6) Entrepreneurial experience

Assessment

Paper and Pencil

1. Without the aid of references, identify at least five life choices.

2. Without the aid of references, analyze at least three factors affecting life choices.

3. Through self-reflection and interviews with others, identify at least three personal strengths and three personal limitations.

4. Given areas related to the life-management plan, establish short-term and long-term personal goals in at least three areas.

5. Given case studies, identify at least three changes that impact a life-management plan.

6. Given goals from personal life-management plan, evaluate use of time, money, and other resources needed to achieve goals.

Classroom Experiences

1. Make a folder or notebook that includes information about your own life-management plan such as assessments of various factors related to life planning and your life-management plan form.

2. Write an essay about one of your role models, someone whose accomplishments and values you respect. Identify the life choices made by that person, and why you are inspired by his or her actions, beliefs, and accomplishments.

3. List the ten most important resources in your life. Write a short paper describing your best human resource and one that you would like to improve.

Application to Real-life Settings

1. Establish a long-term goal to improve a human resource that you possess. Create short-term goals to help you achieve the long-term goal. Follow through on your plan to improve the resource.

2. Select a real-life experience related to your life-management plan. Keep a journal of your experiences. Periodically share and reflect on your experiences with your classmates. Following your experience, present a 15-minute oral report on your goals for this project, it's relationship to your life-management plan, and what you have learned from the experience.

Getting the BIG Picture: Forming a Life-management Plan

Who is in charge of your life?

Have you ever wondered why some people are lucky enough to be successful at what they do? Or why good things happen to some people? Though luck and fate can influence some of the circumstances of life, the quality of your life is largely determined by the choices you make. By becoming aware of how to make choices that are best for you and others, you can become what is known as a self-forming person.

Self-forming people are those who take responsibility for their own lives. They mold their futures by their actions and the choices they make. Self-formation is a long process of maturing and developing thinking skills. It occurs through the process of interacting with those around you, deciding what is most important to you, and taking action that is best for yourself and others.

Why do I need a life-management plan?

A life-management plan outlines your vision of your life as you would like it to be in the areas of career, family, friends, education, spirituality, wellness, and contributions to the community. Making a life-management plan is a continual process. It involves asking critical questions such as

What is most important in my life?
How can I achieve a sense of balance in my life?
How can I empower myself and others to take ethical action?
What actions are in my best interest and the best interests of others?

The steps of the life-management process include:

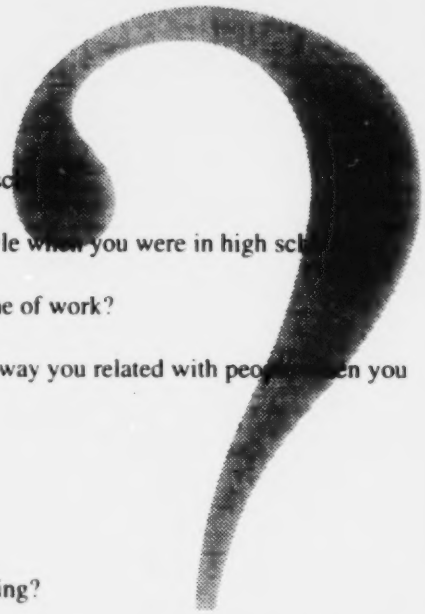
(1) Examine your values, interests, skills, and experiences
(2) Set goals in areas such as career, family, friends, education, wellness, spirituality, and community contributions
(3) Develop short-term goals to reach your long-term goals
(4) Use and develop resources necessary to achieve goals
(4) Periodically reassess and change your plan as necessary

You may encounter several barriers while developing a life-management plan. These include the following:

- lack of self knowledge
- lack of training in making decisions
- burdens of emotional baggage, such as negative messages about your self-worth and competence
- rigid family roles that prevent you from developing all your capabilities

We all have the capability to plan meaningful experiences throughout life. You can minimize negative outcomes by using a systematic process for making decisions and carefully setting goals.

Life Choices Panel Questions



1. What life choices have you made since leaving high sc
2. How is living on your own different from your lifestyle when you were in high sc
3. What is your job? How did you come to be in this line of work?
4. How is the way you relate at work different from the way you related with peo en you were in school?
5. What are your career plans and goals?
6. What factors have affected your career goals?
7. What are your plans for continuing education or training?
8. Compare your finances now and when in high school. Do you have more or less money to do and buy things you enjoy?
9. Who are your friends? How do they differ from your high school f
10. Have the characteristics of your friends changed? How?
11. Do you have a roommate? If so, what are your expectations for him or her?
12. Have your dating experiences changed in any way since high school?
13. How has your relationship with your family changed since high school?
14. Have you decided to begin a family of your own? Why or why not?
15. How do you spend your leisure time? Is it different from the way you spent your leisure time in high school?
16. How much time do you have alone?
17. What types of community involvement have you participated in since high school?
18. What are your personal safety concerns?

Strengths and *Limitations*

Directions: Complete a list of strengths and limitations in the space provided. Consider such items as personal qualities, talents, values, interests, and skills. Then interview friends and family members to determine their perceptions of your strengths and limitations, and list them in the space provided. Compare the lists and draw conclusions about your strengths and limitations at the bottom of the page.

1. I feel my **strengths** are . . .

   I feel my *limitations* are . . .

2. My friend(s) feel my **strengths** are . . .

   My friend(s) feel my *limitations* are . . .

3. My family member(s) feel my **strengths** are . . .

   My family member(s) feel my *limitations* are . . .

4. _____ feels my **strengths** are . . .

   _____ feels my *limitations* are . . .

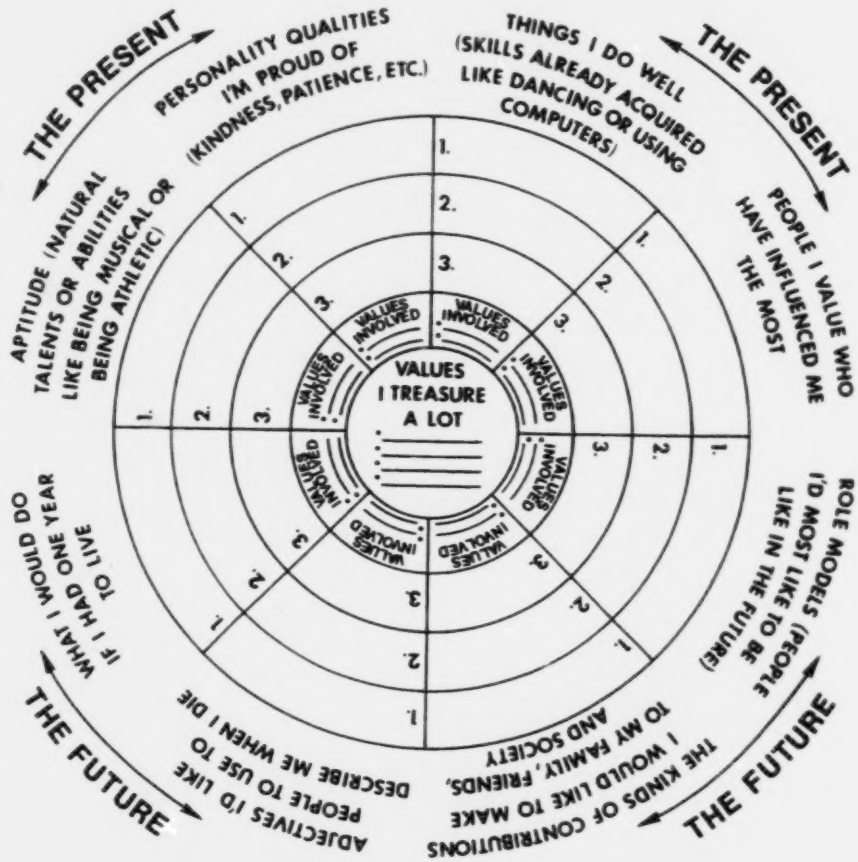
Conclusions:

My **strengths** are

My *limitations* are

Wheel of Fortune: Charting Who You Are and Who You Want to Be

Directions: Use the chart below to diagram your own wheel of fortune. Your completed "Wheel of Fortune" can serve as a reminder of who you are and who you want to become. By quickly referring to your diagram, you can be reminded of what and who you value most, why you are a valuable person, and what values you want to keep in mind in making decisions about your future. Remember, planning for tomorrow involves more than just choosing a career or working at a job. It involves putting your values into practice in all areas of your life. It means feeling good about who you are, as well as what you do. It means finding creative and lively ways to care for yourself and other people. It means setting and achieving goals that will allow you to make a unique contribution to the world around you.


THE PRESENT
PERSONALITY QUALITIES I'M PROUD OF (KINDNESS, PATIENCE, ETC.)
THINGS I DO WELL (SKILLS ALREADY ACQUIRED LIKE DANCING OR USING COMPUTERS)
THE PRESENT
APTITUDE (NATURAL TALENTS OR ABILITIES LIKE BEING MUSICAL OR BEING ATHLETIC)
PEOPLE I VALUE WHO HAVE INFLUENCED ME THE MOST
VALUES I TREASURE A LOT
VALUES INVOLVED
WHAT I WOULD DO IF I HAD ONE YEAR TO LIVE
ROLE MODELS (PEOPLE I'D MOST LIKE TO BE LIKE IN THE FUTURE)
THE FUTURE
THE KINDS OF CONTRIBUTIONS I WOULD LIKE TO MAKE TO MY FAMILY, FRIENDS, AND SOCIETY
ADJECTIVES I'D LIKE PEOPLE TO USE TO DESCRIBE ME WHEN I DIE
THE FUTURE

Source: F. S. Bolin, W. E. Bolin, E. Eubanks, G. C. Flynn, H. J. Kramer, and C. Scruggs. *Growing Up Caring. Teacher's Resource Binder.* Mission Hills, CA: Glencoe/McGraw-Hill Company, 1990.

How Can I Achieve My Goals?

Have a Vision of Success

Imagine how it will feel to achieve your goal. Envision what the experience will look like. What will you be wearing? What people will be there? What will it sound like? Smell like? These visions of your future success can motivate you to achieve your goal.

Get Organized

Focus on the goals you want to achieve in the next five years. Write these goals down on paper and ask

Are these goals meaningful?

Are these goals specific?

Are these goals achievable?

Are these goals morally defensible?

For each goal, list the things you can do within the next year to achieve that goal. Then continue to identify short-term goals by listing the following for each goal.

What can you do toward this goal this month?

What can you do toward this goal this week?

What can you do toward this goal tomorrow?

What can you do toward this goal today?

Be Persistent and Positive

Do something each day to bring you closer to your goals. Reward yourself for achieving short-term goals that lead to your long-term vision of success.

You're Richer Than You Think

A resource is something you can use to reach a goal. Each of us has many resources, though we may not use them simply because we are unaware of them. This activity is designed to expand your knowledge of the resources you have to reach your goals. Begin by listing as many examples as you can in each of the categories on this sheet. Then join the cooperative learning group and share your examples. As a group, complete one copy of this worksheet. Initial the examples of resources in each category that you suggested. Each member of your group should suggest at least one example in each category. When you have completed this activity, one member of your group will be randomly selected to present your list to the rest of the class and discuss why each item is in each category.

Human Resources: those resources found in people, such as traits, skills, beliefs and relationships. ***Specific examples:***

_____
_____
_____
_____
_____
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_____
_____

Community Resources: those resources provided by your community that can help in reaching goals. ***Specific examples:***

_____
_____
_____
_____
_____
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_____
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_____
_____

Material Resources: those things you can see, touch, and manipulate that can help in reaching goals. ***Specific examples:***

_____
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Natural Resources: those resources found in our natural environment. ***Specific examples:***

_____
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_____
_____

Life-management Plan

Complete the chart below to outline your life-management plan. Consider your values, beliefs, interests, skills, resources, and experiences as you set goals in each area. Making a life-management plan is a continual process and you will have opportunities to reexamine this plan throughout this course. As you continually develop, revise, and reassess your plan, consider —

- Does my plan reflect goals, values, and beliefs that are important to me?
- Will my plan have positive consequences for myself and others?
- Are my goals realistic and achievable?

AREAS OF LIFE CHOICES AND QUESTIONS FOR REFLECTION	LONG-TERM GOALS • What would I like to work toward this year? In five years? Ten years? Twenty years?	SHORT-TERM GOALS • What can I do toward my long-term goals today? This week? This month? This year?	RESOURCES • What resources will I need to take action? How can I best use the resources I have? How can I improve or cultivate resources?	BARRIERS • What barriers might hinder my actions? How can I overcome or deal with these barriers?
Personal Development • What are my interests, skills, and resources? • What is most important to me as I develop as a person?				
Wellness • What is my present level of wellness? • What can I do to improve or work toward good health?				
Education • What are my present goals with regard to education? • What can I do to continue learning throughout life?				
Career • What career best matches my interests, skills, and needs? • What steps can I take to achieve my career goals?				

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Life-management Plan *(continued)*

AREAS OF LIFE CHOICES AND QUESTIONS FOR REFLECTION	LONG-TERM GOALS • What would I like to work toward this year? In five years? Ten years? Twenty years?	SHORT-TERM GOALS • What can I do toward my long-term goals today? This week? This month? This year?	RESOURCES • What resources will I need to take action? How can I best use the resources I have? How can I improve or cultivate resources?	BARRIERS • What barriers might hinder my actions? How can I overcome or deal with these barriers?
Financial • What level of financial resources will I need? • What values will guide my financial decisions?				
Interpersonal Relationships • What are the characteristics of the relationships I would like to have with others? • In what settings will relationships be important?				
Family • What contributions do I want to make to a family? • What are the characteristics of family relationships I would like to establish?				
Community and Leadership Involvement • What contributions would I like to make to the community? • What resources do I have to contribute?				

Ensuring Wellness

Module Overview

Practical Problem: What should I do regarding caring for self and others to ensure wellness?

Competency 3.0.2: Care for self and others to ensure wellness

Competency Builders:

- 3.0.2.1 Identify elements of wellness
- 3.0.2.2 Describe significance of healthy lifestyle
- 3.0.2.3 Identify strategies to maintain wellness
- 3.0.2.4 Establish wellness goals as part of life-management plan
- 3.0.2.5 Evaluate personal and family wellness status and needs
- 3.0.2.6 Identify and evaluate sources of wellness information
- 3.0.2.7 Analyze factors that contribute to stress
- 3.0.2.8 Implement strategies to manage effects of stress

Supporting Concepts:

1. Elements of wellness
2. Healthy lifestyle
3. Wellness strategies
4. Sources of wellness information
5. Factors contributing to stress
6. Stress management

Teacher Background Information

Rationale

Adolescence is a future-oriented time of life—a time for enjoying life, feeling well, confident, and in control of one's destiny as much as possible. The personal life choices made now and throughout life, for the most part, determine the quality and length of life. Researchers who studied the health habits of nearly 7,000 adults in California found that some were young for their age and others were old for their age. In determining what made the difference, the researchers learned that six health habits had a cumulative, maximum effect on physiological age: regular, adequate sleep; regularity of meals; regular physical activity; abstinence from smoking; abstinence from, or moderation in, alcohol use; and weight control. Those who reported all these preventive health practices consistently had the same physical health as that of people 30 years younger who used few or none of these health practices (Belloc & Breslow, 1972). Health practices established during adolescence will have a major impact on lifelong wellness.

Ensuring Wellness

The level of wellness experienced by adolescents is also affected by a variety of sources of stress. Since adolescence is a time for developing potential and making the most of opportunity, there is pressure to perform academically, socially, athletically, and even vocationally. In addition, changing family environments such as increasing family responsibilities or shifting family structures can intensify the stress of adolescence. The concerns of teenagers can also intensify their stress. Research by the American Home Economics Association points to various concerns that teens have. Twenty-four percent of teenagers surveyed were extremely or very concerned about their health; 39 percent were worried about AIDS; 56 percent agree that drugs are the greatest danger in the United States; and 46 percent admit that their friends are involved in drugs (Schultz, 1989). According to the same research, suicide is a concern of teenagers since 58 percent of them have a friend who has committed suicide or a friend who has at least thought about it.

It is difficult to achieve educational, career, or interpersonal goals if one does not feel well. Therefore, wellness strategies are an important component of the life-management plan. Opportunities to examine wellness practices and set goals regarding various wellness strategies can help adolescents develop an effective plan for managing life choices.

Background

Health involves a range of states. A well person is one who has physical, mental, emotional, interpersonal, social, and spiritual strengths. This wellness state reflects the achievement of one's optimum well-being—reaching full potential intellectually, emotionally, physically, vocationally, socially, and spiritually. A minimally healthy person is free from negative states such as physical disease, physical deterioration, social maladjustment, and mental illness (Whitney & Sizer, 1989).

A person's state of health is, to a great extent, that person's responsibility even though not all of life's outcomes are chosen. Consequently, being well means taking responsibility for developing healthy habits and for making healthy choices (Sawyer, 1989). Today's personal choices have a much greater impact on health and quality of life than in the past because we know more about psychological and physical health, sexuality, causes of infectious diseases, lifestyle diseases, and prevention. Each person, regardless of age, can work toward optimal well-being by using life-management strategies to develop potential strength in each of the dimensions of wellness (Whitney & Sizer, 1989):

1. Physical wellness: Care for self with preventive health practices: regular, adequate sleep, regular meals, regular physical activity, smoking abstinence, alcohol abstinence, weight control; and enjoy life with drug-free highs.
2. Social wellness: Develop and maintain caring and long-term relationships; create a simple, environmentally responsible lifestyle; and contribute to the common welfare of the community.
3. Emotional wellness: Manage and express feelings appropriately; cope with problems; manage stress with skill and enjoyment; and get and give help.
4. Intellectual wellness: Attempt new learnings; resist being victimized by fraud and misinformation; improve oneself; and engage in creative, stimulating activities.
5. Vocational wellness: Develop vocational competencies; and balance work and leisure.

6. Spiritual wellness: Seek meaning and purpose in life; give and receive love, joy, and peace; pursue a fulfilling life; contribute to the improvement of the spiritual health of others (Chapman, 1987).

Health knowledge must be put into action to insure wellness. This requires behavior change. Steps that lead to behavior change seem to be

- Awareness: "I could choose to change."
- Cognition: "I know how to change."
- Emotion: "I want to change."
- Decision: "I will change."
- Action: "I am changing."

Psychologists do not completely understand how people decide to change. However, changing requires letting go of old habits and going through a grief experience. Self-images must change. The person becomes a completely different person—transformed when committed to new choices (Whitney & Sizer, 1989).

Someone else's choices are not another person's responsibility. However, one can be concerned about others' health. The major way one can help is by facilitating awareness. This can be done by giving straightforward feedback—not negative judgments; setting an example; offering authenticated information, or making sure it is available; and offering positive reinforcement and support when someone makes the choice to change. Moderate verbal praise is best for positive reinforcement. "Maintenance of changed health-promoting behavior is facilitated by continued motivation (remembering vividly the price of the old behavior and remaining aware of the benefits of the new), a changed self-image, and self-esteem" (Whitney & Sizer, 1989).

Because there are so many health claims made in various sources, consumers need to distinguish between valid health information and health fraud. To evaluate a claim, consumers need to ask questions and consult the professional society concerned with the subject matter:

1. Ask who is making the claim. If the person or organization making the claim will profit by selling something, the claim should be discounted.
2. Ask about the person's education, training, skill, and reputation in the specialty area. All four characteristics are needed for a person to be an expert.
3. Ask where the claim is published. "Health information purveyed by the mass communication media—newspapers, magazines, radio, television—is notoriously unreliable" (Whitney & Sizer, 1989, p. 6). Professional organizations provide reliable scientific information; for example, National Clearinghouse for Alcohol Information, National Center for Education in Maternal and Child Health, Center for Science in Public Interest, Food and Drug Administration, American Medical Association, National Clearinghouse for Drug Abuse Information. (A comprehensive list of these organization are in the *Consumer's Resource Handbook* which can be obtained from the Consumer Information Center, Department 609K, Pueblo, CO 81009).
4. Be alert to language used to make claims. Buzzwords and phrases, such as the following can alert you to false or misleading information: organic, health, herbal, natural, scientific breakthrough, medical miracle, doctors agree, authorities agree.

5. Ask if the claim appeals to symptoms everyone is likely to have—tiredness, aches and pains, insomnia, colds, or body parts. A diagnosis is needed from a reliable health care provider rather than guessing at the cause of the symptom and using remedies purported to resolve it.
6. Ask if the claim appeals to the child in everyone,who frightens easily and delights in magic. Some claims are tricks—tempting consumers with big rewards, easy solutions, beauty, strength, vitality, youth, or protection from terrible things.

The National Council Against Health Fraud (P.O. Box 1267, Loma Linda, CA 92354) was formed by many professional organizations to monitor radio, television, and other advertisements, investigate complaints, and keep consumers informed on the latest health misinformation through a bimonthly newsletter (Whitney & Sizer, 1989).

Stress is the nonspecific response of the human body to any physical or mental demands made upon the individual. Stress response (fight or flight) is the way the body handles stressors. It is a protective mechanism for the body to use when faced with immediate threat (Ohio State University Extension, 1992). However, there is positive and negative stress. Positive stress is necessary for survival.

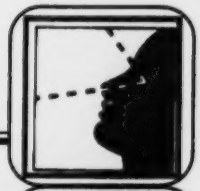
Stress is evident in the body by the heart beating faster, increased breathing, tense muscles, cold and sweaty palms, increased adrenal hormones, dilated eye pupils, and fatigue. Regardless of the source of stress, the body has a three-stage reaction:

1. Alarm stage: a release of adrenaline causes an increase in heart rate, respiration, blood pressure, sweating, and enlarged pupils.
2. Resistance stage: the body repairs any damage produced by stress.
3. Exhaustion stage: the body cannot repair itself because of continued exposure to threat and stress (Ohio State University Extension, 1992).

Stress may be acute and chronic. Acute stress may occur by skidding on an icy road or getting a "D" on a math exam, while chronic stress may occur by continuously getting "D's" in a class or classes, being overloaded with responsibilities, or experiencing on-going family conflict. Acute and chronic stress depletes the body's nutrient resources: protein from muscle and lean tissue, calcium from the skeleton, and vitamins and minerals from every cell of the body. With chronic stress, one's immune system may be impaired.

Managing stress involves two sets of skills: those for routine daily living, and those for crises and chronic stress. The preventive health practices (including eating well to build defenses), social and emotional support systems, wise time management, and relaxation skills help minimize routine and crises stress. In addition, stormy crisis times require adaptive coping behaviors that control and use stress responses to one's advantage. Adaptive coping behaviors include displacement and ventilation. Displacement occurs when healthy people channel their energy of suffering into something else, such as using emotional energy for work or recreation. Ventilation is the act of verbally venting one's feelings, letting off steam by talking, crying, swearing, or laughing. Choosing not to become distressed is another adaptive, healthy coping behavior. In contrast, choosing to be distressed is maladaptive. Other maladaptive coping behaviors include such defense mechanisms as denial, fantasy, oral ingesting behavior (drugs, alcohol, unneeded food), projection, rationalization, regression, selective forgetting, and withdrawal.

Ensuring Wellness



To prevent harm from stress, tensions need to be identified when they first arise, stress recognized, and its source identified. A little stress is necessary to heighten performance, but chronic or too much stress can be a forerunner of illness and an inability to cope. Stressors that can be controlled need to be identified, priorities listed, and action taken. Other stressors that cannot be controlled need to be put out of mind. When small details become overwhelming, tension needs to be reduced appropriately—by exercising, laughing, or willed relaxation even in the midst of stressful situations. Progressive muscle relaxation, meditation, and self-hypnosis are examples of willed relaxation.

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Learning Activities

1. Elements of wellness

a. Using large pieces of paper, draw the **Wellness Continuum** (p. 115) on the floor of the classroom. Stand on the number that represents your perception of your overall level of wellness. Form a group of three or four with those classmates who have rated themselves a similar level of wellness to your own rating. In your group, list factors that influenced your ratings. Review **A Model of Wellness** (p. 116-117) and classify the factors you have identified under the six areas. Develop a definition of *wellness* and post it in the classroom.

Discussion Questions

- *Why should you be concerned about your level of wellness?*
- *What are the consequences of a poor level of wellness for you? Your family? Your coworkers?*
- *What skills do you need to maintain a healthy level of wellness?*

b. Complete **A Wellness Test** (p. 118-119). Based on your responses, identify goals you have for improving your level of wellness. Write short-term goals for each long-term goal. Add your test results and your goals to your life-management plan folder.

c. Using what you have learned about wellness, determine your level on the wellness continuum to see if it has changed from your original assessment in Activity 1a. Write a journal entry about your present level of wellness and you wellness goals for the future. Use the following questions as a guide to writing your journal entry.

(1) How does your present level of wellness compare to your level of wellness last New Year's Eve at midnight? Six months ago? One year ago?
(2) What factors have contributed to your present level of wellness?
(3) How do you feel about your present level of wellness?
(4) What wellness habits will you continue in the future? Which would you like to change?
(5) Why should you be concerned about your level of wellness?

2. Healthy lifestyle

a. In small groups, write two case studies: one reflecting a healthy lifestyle and the second reflecting an unhealthy lifestyle. Share your case studies with the class and list the characteristics of healthy and unhealthy lifestyles on a bulletin board. Add pictures from magazines or newspapers representing healthy or unhealthy lifestyle behaviors.

b. Complete a computer program that assesses your level of health maintenance or chart your activities for several days to record factors that influence your healthy lifestyle, such as those listed below. Identify aspects of your lifestyle that are healthy or unhealthy and review and revise your wellness goals as developed in Activity 1c.

(1) Stress situations
(2) Exercise
(3) Eating patterns
(4) Driving habits and other areas concerning safety

Discussion Questions

- *How will the goals you have established support the implementation of your life-management plan?*
- *What values are reflected in these goals?*
- *What resources will you need to achieve these goals?*
- *What barriers do you face in achieving these goals?*

3. Wellness strategies

a. Read **Developing a Sound, Striving Mind in a Sound Body** (p. 120). Identify wellness strategies the author used to contribute to her wellness. Explain her rationale for implementing these strategies.

b. In cooperative learning groups, select one of the projects listed below and develop a presentation to inform other classmates about the strategy.

(1) Research how family history influences wellness. Explain how to develop a family history to determine your predisposition to health factors related to heredity and family lifestyle.
(2) Using resources identify the Dietary Guidelines for Americans and describe ways to improve your eating habits using these guidelines. Read **How Much Fat is Too Much?** (p. 121). Explain why reducing fat should be part of your wellness strategy.
(3) Interview a mental health counselor about strategies for promoting emotional and social wellness.
(4) Review **How To Make Exercise a Part of Your Life** (p. 122). Identify those suggestions that would be most effective in helping you maintain an appropriate level of exercise.

Discussion Questions

- *Which strategies would you be most likely to implement in your life-management plan? Why?*
- *Which strategies are easiest for you to implement? Most difficult? Why?*
- *What skills do you need to develop to implement the strategies to improve your level of wellness?*

c. **FHA/HERO:** Invite a registered dietician from a local clinic or hospital to class to discuss the relationship between exercise, food intake, and health. Divide the chapter into listening teams to report the information gained from the speaker.

(1) Team 1: Identify guidelines for choosing nutritious foods.
(2) Team 2: Identify guidelines for losing weight.
(3) Team 3: Explain the role of exercise in maintaining weight and promoting good health.

d. Complete **My Food Behavior Diary** (p. 123). Draw conclusions about the reasons for your eating habits. In small groups, read **Reasons for Eating** (p. 124) and compare some of the reasons identified with your own reasons for eating. Identify the effect of various reasons for eating on your level of wellness.

e. **FHA/HERO:** Survey your chapter members to determine their favorite fast-food restaurants. Use resources to determine the nutritional content of the most frequently ordered fast-food menus. Create a display of your findings including bar graphs of the calories and nutrients in each food and test tubes of shortening or cooking oil to illustrate the fat content of the foods. Develop a list of guidelines for making healthy food choices at fast food restaurants and distribute them to students at your school.

f. **FHA/HERO:** Organize an aerobics activity for students at your school during lunch periods or after school one day each week to encourage healthy exercise.

g. In food laboratory groups, prepare one or more of the following foods and evaluate the effect eating these foods would have on your level of wellness.

(1) A quick breakfast that includes complex carbohydrates
(2) A low-fat lunch
(3) Low-fat snack ideas
(4) Samples from foods at each level of the Food Pyramid

Discussion Questions
- *Why would it be helpful to learn how to prepare these types of foods?*
- *Would you be likely to include these foods in your regular eating patterns? Why or why not?*
- *What can you do to improve your present eating habits to achieve a higher level of wellness?*

h. **Action Project:** Complete **My Wellness Challenge** (p. 125). Keep a record of your progress toward your goals and write a report summarizing your experiences at the end of the project. Use the questions below to evaluate your experience.

(1) Were your goals realistic? Achievable? Why or why not?
(2) Did the goals you established fit into your life-management plan? Why or why not?
(3) What resources did you use to achieve your goals?
(4) How do you feel about this experience?
(5) What barriers did you face as you tried to achieve your goals?
(6) As a result of your experience, what new goals will you set for yourself?
(7) What did you learn from this experience?

4. Sources of wellness information

a. Make a list of sources of wellness information such as those listed below. Develop a set of questions to use in evaluating whether or not information from these sources is reliable. Post this list of questions in class.

(1) Family
(2) Friends
(3) Television
(4) Magazines
(5) Health professionals
(6) Community organizations
(7) Personal feelings, values, and thoughts

Discussion Questions
- *How could I use each of these sources in making wellness choices?*
- *What are the consequences of making wellness choices with inaccurate or unreliable information?*
- *Should you use more than one source of information when making wellness choices? Why or why not?*

b. Create a display of printed wellness information such as magazine articles, newspaper articles, pamphlets, and books. Apply the criteria established above and determine which sources provide the best wellness information. Support your choices.

5. Factors contributing to stress

a. Complete **Stressful Situations** (p. 126). In pairs, complete **"C" Our Stress** (p. 127), and explain whether the situations you have described would be considered positive or negative stress. Describe the consequences of both positive and negative stress.

Discussion Questions
- *What are the consequences of not having enough positive stress?*
- *What are the consequences of having too much negative stress?*
- *Which stressful situations can you control? Which are you unable to control?*
- *What factors about the situations you have identified determine whether the stress is negative or positive?*

b. Write a story about a stressful situation in your life and describe your reaction and how you handled the situation. In pairs, share your stories, read **Stages of Stress** (p. 128), and indicate how you progressed through each of these stages in the situation you described.

6. Stress management

a. In small groups, make a list of ways people deal with stress and classify these into healthy and unhealthy strategies. Read **Handling Stress** (p. 129-130) and add healthy ways to deal with stress not already on your lists.

b. **Action Project:** Write a goal for yourself regarding managing stress in your life. Form groups with other class members who have similar goals. Help each other define short-term goals for the long-term goal. Keep a record of your progress and share your accomplishments with your small group.

Ensuring Wellness

Assessment

Paper and Pencil

1. Without the aid of references, identify six elements of wellness.
2. Without the aid of references, write a paragraph describing the significance of a healthy lifestyle to your life-management plan.
3. Without the aid of references, identify at least three strategies to maintain wellness.
4. Given a variety of assessments related to wellness, evaluate personal and family wellness status and needs.
5. Given sources of wellness information, identify and evaluate each source using the criteria developed in class.
6. Given case studies, analyze the factors contributing to stress in each situation.

Classroom Experiences

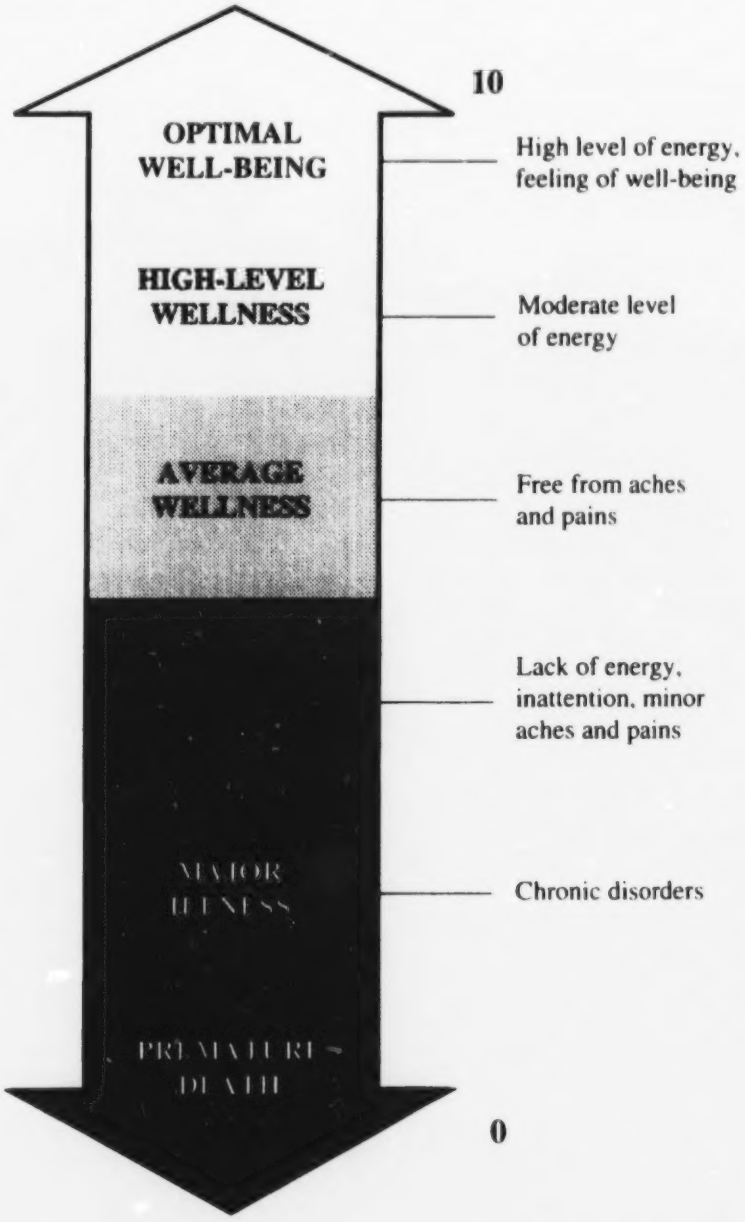
1. Write a journal entry about your present level of wellness and your wellness goals for the future.
2. Complete a computer program that assesses your level of health maintenance or chart your activities for several days to record factors that influence your healthy lifestyle.
3. Complete a food behavior diary. Draw conclusions about the reasons for your eating habits.
4. In cooperative learning groups, select a topic related to a wellness strategy and develop a presentation to inform other classmates about the strategy.
5. Create a display of printed wellness information such as magazine articles, newspaper articles, pamphlets, and books. Apply the criteria established in class and determine which sources provide the best wellness information. Support your choices.
6. Write a story about a stressful situation in your life and describe your reaction and how you handled the situation. Indicate how you progressed through each of the stages of stress in the situation you described.

Application to Real-life Settings

1. Write a personal goal to improve your level of wellness. Keep a record of your progress toward your goals and write a report summarizing your experiences at the end of the project.
2. Write a goal for yourself regarding managing stress in your life. Form groups with other class members who have similar goals. Help each other define short-term goals for the long-term goal. Keep a record of your progress and share your accomplishments with your small group.

A Wellness Continuum

Your good health is a combination of feeling well physically, socially, and emotionally. Your level of health and wellness can be represented somewhere on a line, or continuum from a high level to a low level. Your wellness is constantly changing because it is influenced by many factors. You may have a cold for a few days, that can lower your level of wellness, or you may be happy about a successful project at school which will boost your emotional well-being and therefore, your level of wellness.

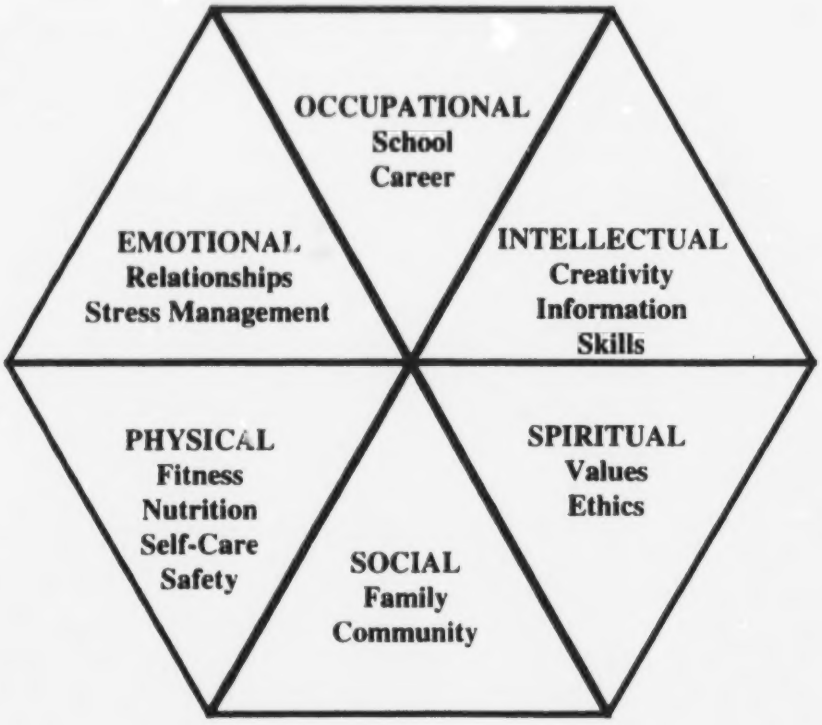


Source: M. G. Merki, *Teen health.* Mission Hills, CA: Glencoe/McGraw-Hill Company, 1990.

A Model of Wellness

It used to be that good health meant just not being sick. But a new concept of good health is emerging that suggests that being well means taking an active role in improving and maintaining your overall condition. Wellness means making daily choices and decisions that promote good health. It is an active process in which you become aware of and make choices that will lead to a more fulfilling, more successful, more well life. Wellness is an approach that focuses on the whole person, not just the physical self. Regardless of your present level of wellness, you can improve it by the personal choices you make regarding various areas of your life.

The six dimensions of wellness* are represented in the model below. Each of these dimensions contribute to your overall level of wellness and create a balance in the many different areas that make up your life.



What is your present level of wellness? Each area affects every other, and together they represent your total wellness status. Aim for wellness in each dimension; the choices and changes you make today will influence those you make tomorrow!

*1979, Bill Hettler, M.D.

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A Model of Wellness *(continued)*

Physical

Do you get enough exercise? Eat a balanced diet? Do you practice safe driving and medical self-care? Do you avoid tobacco, drugs, and alcohol? If you take good care of your body, it will repay you with years of good service.

Social

How satisfying are your relationships with your family and your friends? Are you active in school or community organizations? Social wellness is based on your ability to interact harmoniously with people and the Earth.

Emotional

Are you able to recognize and accept your feelings, your strengths, and your limitations? Can you manage your emotions and cope with stress? Achieving emotional wellness allows you to experience life's ups and downs with enthusiasm and grace and maintain satisfying relationships with others.

Intellectual

Do you feel creatively and mentally challenged? Are you continually seeking to expand your knowledge and skills? An intellectually well person uses available resources to expand knowledge, improve skills, and to increase the potential for sharing with others.

Spiritual

Do you have a set of beliefs and values that give purpose to your life? Do you have an appreciation for the meaning of life? Spiritual wellness involves developing a strong sense of personal values and ethics which for many will reflect religious faith.

Occupational

Do you find your work satisfying? Do you have a balance between your work, family and leisure time? Do you enjoy new responsibilities and look forward to achieving better results? Your attitudes about your work can greatly affect your job performance and interactions with coworkers. Striving toward occupational wellness will help to give you personal satisfaction and allow you to find enrichment in your life through work.

Wellness Test

Assess your level of wellness by completing the following questionnaire. Read each sentence and circle the number that represents your response according to the following key.

Key: 5 = Almost always 4 =Very often 3 = Often 2 = Occasionally 1 = almost never

Physical Fitness					
1. I exercise aerobically (continuous, vigorous, sweat-producing exercise for 20-30 minutes) at least three times per week.	5	4	3	2	1
2. I increase my physical activity (for instance, by walking or biking instead of riding) whenever possible.	5	4	3	2	1
3. I warm up before exercising and cool down afterward.	5	4	3	2	1
4. My exercise plan is well-rounded (endurance, strength, and flexibility).	5	4	3	2	1
5. If I am not in shape, I avoid sporadic (once per week or less), strenuous exercise.	5	4	3	2	1
Eating Habits					
6. I limit foods that are high in fat (such as fried foods, fatty meats, whole milk, and cheeses).	5	4	3	2	1
7. I eat fruits and vegetables every day.	5	4	3	2	1
8. I eat breakfast.	5	4	3	2	1
9. I eat at fast food restaurants less than once per week.	5	4	3	2	1
10. I eat complex carbohydrates (such as whole grains, rice, cereal, and pasta).	5	4	3	2	1
Self-Care					
11. I maintain a healthy weight for my age and body type.	5	4	3	2	1
12. I avoid exposure to tobacco products and smoking.	5	4	3	2	1
13. I brush my teeth after eating.	5	4	3	2	1
14. I get an adequate amount of sleep.	5	4	3	2	1
15. I use sunscreen and avoid over exposure to the sun.	5	4	3	2	1
Safety					
16. I use safe driving habits.	5	4	3	2	1
17. I avoid drinking alcohol.	5	4	3	2	1
18. I avoid riding in a car with drivers who are under the influence of alcohol or drugs.	5	4	3	2	1
19. I avoid taking recreational drugs.	5	4	3	2	1
20. I follow the instructions for medication that has been prescribed for me.	5	4	3	2	1
Emotional Awareness					
21. I have positive, caring relationships with others.	5	4	3	2	1
22. I feel positive about myself.	5	4	3	2	1
23. I enjoy life.	5	4	3	2	1
24. I can accept constructive criticism.	5	4	3	2	1
25. I accept responsibility for my actions.	5	4	3	2	1

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Wellness Test *(continued)* Page 2 of 2

Emotional Control					
26. I can express my feelings of anger in ways that are not hurtful to others.	5	4	3	2	1
27. I can cope with daily stress.	5	4	3	2	1
28. I can say "no" and resist negative peer pressure.	5	4	3	2	1
29. I set realistic goals for myself.	5	4	3	2	1
30. I resolve conflict in a positive and respectful manner.	5	4	3	2	1
Intellectual					
31. I am interested in learning and seek opportunities to learn new things.	5	4	3	2	1
32. I am able to solve my own problems to arrive at the best solution for all involved.	5	4	3	2	1
33. I gather information from several sources before making important decisions.	5	4	3	2	1
34. I participate in many learning activities, both inside and away from school.	5	4	3	2	1
35. When I make mistakes, I learn from them.	5	4	3	2	1
Occupational					
36. I enjoy school and/or work.	5	4	3	2	1
37. I attend school and give my schoolwork my best effort.	5	4	3	2	1
38. I am satisfied with my balance between school and/or work, family, and leisure time.	5	4	3	2	1
39. My work (and/or schoolwork) is consistent with my values.	5	4	3	2	1
40. There is an acceptable amount of challenge in my work and/or school life.	5	4	3	2	1
Spiritual					
41. I feel that my life has a positive purpose.	5	4	3	2	1
42. My values guide my daily life.	5	4	3	2	1
43. My leisure time activities are consistent with my values.	5	4	3	2	1
44. I am concerned about the well-being of others and strive to help those in need.	5	4	3	2	1
45. I am satisfied with my spiritual life.	5	4	3	2	1

Total the numbers in each column and add up your score. If the number is . . .

Between 191 and 225 — Congratulations! You appear to have reached a high level of wellness. Be proud of the positive aspects of your daily life choices. Strive to maintain and improve your current healthy lifestyle.

Between 158 and 190 — You have many positive aspects in your overall lifestyle. Maintain the positive aspects of your lifestyle while striving to enhance those areas that need improvement.

157 or less — The lifestyle choices you are making today may be adversely impacting your current health status and future quality of life. It would be to your advantage and to those who love you to improve your level of wellness. Setting realistic goals could lead to a healthier tomorrow.

Developing a Sound, Striving Mind in a Sound Body

By Judy Lane McDaniel

I have a beautiful body. I'm not ashamed to admit it. It is one of the most splendid of specimens. I don't belong to a health club, I have a weakness for ice cream, and cosmetic surgery appalls me. What's my secret and why am I so smug about it?

First, I must clarify something. After reading my first sentence, most people would envision an egotistical but nonetheless gorgeous creature, just like someone they saw in a magazine or perhaps in person at one of our recent Olympic events. That's not quite what I'm talking about. The true perfection of my body is not obvious to the naked eye.

Like many young women, I was plagued with the insane desire to have the perfect body. The kind that belongs to those women who have so much fun in life, or so one would surmise from television commercials. And who, in between studying to be brain surgeons, are featured in men's magazines. Presumably along with that terrific body came success and total happiness.

I have difficulty admitting that I fell prey to the Madison Avenue criteria for beauty, but there is hardly a medium of advertisement or entertainment that does not thrust it upon us.

Recently, a series of events changed my feelings on the subject. My strong, beautiful, younger brother died of cancer at the age of 25. Over the past seven months, I observed the decay and ultimate destruction of his lovely structure and young life. The arm that once could handle endless repetitions with a 10-pound barbell could barely lift a cup to his lips. The powerful legs that passed me several times on the track could not longer balance his skeletal frame. In addition to unparalleled grief, I felt shame for having placed so much importance on such superficial ideals

While buying into a commercial idea of what is beautiful, and by virtue of exclusions, what is not, I lost touch with what was really valuable. Until I was witness to the savage thievery of cancer, I never realized that there is nothing more beautiful than a functioning and healthy body, whatever its proportions. Sharing the frustration of his never-ending pain and constant battle to overcome his fate, I soon discovered that true beauty and strength can be seen and felt in a darkened room without benefit of the senses and sight and touch. I also learned that what's important is my own approval and acceptance of myself, not another's.

I have hardly stopped caring for my body. But now I do it more realistically and with a different purpose in mind. I am conscious of what I eat in order to maintain a more powerful immune system, not to force myself into a popular size. I employ the use of weights to remain strong, not to win a wet T-shirt contest. And the physical feats I may attempt are for my own satisfaction and do not require audience approval.

Amazingly, the effects are the same. My body is beautiful, not perfect, beautiful from the **inside** out. It functions properly, it allows me the freedom to do the things I want, and as a bonus my less-than-perfect mind is expanding and growing too. While I won't be found in the centerfold of any men's magazine, if the AMA wants a view of lungs, digestive tract and circulatory system, I can be had for a price.

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How Much Fat is Too Much?

Most health experts agree that Americans should eat foods low in fat, saturated fat, and cholesterol. Diets high in fat have been found to contribute to obesity, certain types of cancer, and heart disease. On the average, Americans eat a diet in which about 36 percent of the calories come from fat. Though you do need some fat in your diet, the Dietary Guidelines for Americans suggest a goal of 30 percent or less of total calories from fat.

If you know about how many calories you usually eat each day, look at the chart below for amounts of fat that equal 30 percent of calories. The right calorie level for you depends on your age, sex, body size, and how active you are.

In a diet with daily calories of . . .	Which is about right for . . .	The grams of total fat shown provide 30% of calories
1,600	Sedentary women, young children, and some older adults	53
2,200	Most children, teenage girls, active women, and many sedentary men	73
2,800	Teenage boys, many active men, and some very active women	93

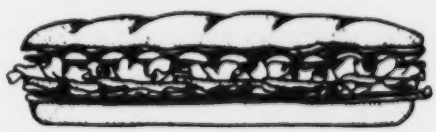
To Determine the Percent of Calories from Fat in Foods

You can calculate the percentage of calories from fat in foods by using the method below. You can also get information about the amount of fat in foods by reading the nutrition labels on foods you buy. The nutrition label contains information about the number of calories of fat in the food and the percent daily value, which can show you how that food fits into the overall daily diet.

1. Use the food label or a table of food composition to find:
   a. the number of grams of fat in one serving
   b. the number of calories in one serving

2. Total grams of fat in one serving X 10 calories per gram of fat* = Total number of calories from fat in one serving
   Example: 13 grams of fat in one hot dog X 10 calories per gram of fat = 130 calories from fat in one hot dog

3. Compute the percent of calories from fat:
   Total calories from fat in one serving divided by total calories in one serving X 100 = Percent of calories from fat
   Example: 130 calories from fat divided by 140 calories per serving X 100 = 93% of calories from fat



Note: Hot dogs are only about 30 percent fat by weight, but close to 93 percent of the calories come from fat. When a food is labeled "70% lean" it may mean 30 percent fat! This is a weight measurement and does not mean 30 percent of calories. Since the hot dog in the example has 93 percent of its calories from fat, how often should hot dogs be your food choice?

*There are really 9 calories per gram of fat, but rounding off the number to 10 makes it easier to multiply and compute the percent calories from fat. Your final calculation will be approximate, but not exact.

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How to Make Exercise Part of Your Life

Making exercise part of your lifestyle can have many benefits. In addition to burning calories and firming up muscles, exercise—

- improves your heart and circulatory system
- decreases your appetite
- increases your energy
- relieves stress
- helps you feel better emotionally

The Center for Disease Control in Atlanta and the American College of Sports Medicine have released exercise guidelines that recommend a minimum of 30 minutes of moderate-intensity activity at least five days per week. Unlike earlier recommendations, which emphasized 20-minute sessions of continuous, vigorous aerobic exercise, the new guidelines allow you to count gentler, day-to-day activities such as walking, dancing, and doing household chores. To make it even easier, the half-hour of activity can be broken up into shorter chunks throughout the day.

Experts agree that the key to establishing regular exercise habits is to make them fun and plan them so that they fit into your existing lifestyle. You may enjoy sports such as basketball, tennis, swimming, cycling, or skating that are excellent ways to exercise. You can also add more exercise to your daily activities. Here are some ideas. See if you can add your own ideas to the list.

1. Walk more often. Walk to school or work instead of driving or taking the bus. At the mall, at school, or at work, choose the parking space farthest from your destination. If you ride the bus, get off a stop before your destination and walk the rest of the way.

2. Use stairs as much as you can. Ignore the elevator and the escalator.

3. Increase your movements. Sit up instead of lying down. Stand up instead of sitting. Move instead of standing still. Add more movement to chores around the house, such as walking around the bed to make it rather than reaching across.

4. Avoid shortcuts and take the long way.

5. Add exercise to activities you already do. Take a walk while talking to a friend. Dance while listening to music. Walk in place or do exercises while watching television. Or better yet, turn off the television and go participate in your favorite sport.

6. Get something yourself instead of asking someone to get it for you.

My Food Behavior Diary

Directions: Record the information below over a 24-hour period. Use resources to complete the information about the nutritional value of the foods you have eaten. Then answer the reflection questions below. In pairs, share your information and draw conclusions about your eating and exercise behavior.

	BREAKFAST	LUNCH	DINNER	SNACKS
Foods Eaten and Amounts				
Conditions While Eating: (where, when, with whom)				
Activity During Eating: (watching TV, etc.)				
Your Feelings While Eating: (stressed, relaxed)				
Nutritional Value				

Exercise Activities	Time Spent

Reflection Questions:

- Was this a typical day for your eating and exercise habits? Why or why not?
- What behaviors would you like to continue on a daily basis? Why?
- What behaviors would you like to change? Why?
- How could you go about making these changes?

Reasons for Eating

Directions: Read the case studies below and identify the reason(s) for eating in each case study.

1. Shane has been dieting for three weeks now, being careful to watch every calorie. After the game, the gang asks Shane to go for a drive with them. After driving around for several minutes, the gang decides to stop at a nearby fast-food drive-up for burgers and shakes. Shane is well aware of the high calorie content of these foods, but he has one of each anyway.

2. Jenny came home twenty minutes late last night. Her parents have grounded her for the next three nights so she has to cancel her date for tomorrow night. Since she had to stay home, she decided to do a little baking. Sugar cookies are her favorite, so she baked three dozen. She ate several cookies while they were still hot. Later she decided to eat a sandwich and have a cola. Then right before going to bed, she ate the biggest piece of cake you've ever seen.

3. Tom's mother has asked him to go to the grocery store to pick up a few items for dinner. While in the grocery store, Tom sees the brand new *Sweetie Cakes* they have been advertising on TV. Tom knows he has plenty of money so he buys the cakes and eats them on the way home.

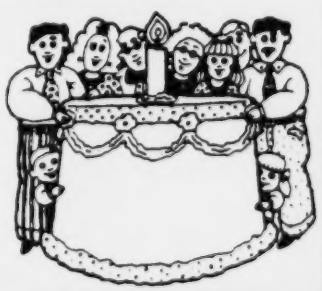
4. Kelly and Marcy have both been trying to lose a little weight for summer. They have been very careful to eat the right foods, but they eat smaller amounts. Kelly has to go to her aunt's house to return some items, so she takes Marcy along. When they arrive, Kelly's aunt is in the kitchen baking bread. She tells the girls how hard she has worked on it and wants them to eat some. They each eat half a loaf.

5. During dinner, Janie's father tells her that a movie she has been wanting to see is on now at the local theater. Janie hurries through dinner and calls Cherie to go to the movies with her. Cherie has also eaten dinner, so the evening is set. Twenty minutes later, the girls arrive at the theater. Both buy a large container of buttered popcorn and a large soft drink.

6. Ruby is a senior in high school and is working on a committee to plan the school prom. The committee decides to meet after school for pizza. Ruby had a big lunch only two hours earlier so she is not really hungry. She goes along to be with the group. The pizza looks good and Ruby has several pieces to join in the fun.

7. David has been out of a job for two months and is looking for employment. So far he has not come up with anything that is promising. His wife works from 9-5 so he spends the larger part of the day sitting in front of the TV and eating. He says he has nothing better to do until he goes back to work.

8. Rochelle is a senior in high school. She is studying for a final exam in algebra for the following day. Rochelle's grades in the class so far have been on the borderline between passing and failing and she needs to pass the final in order to pass the class. She has been snacking all evening while studying and is now making herself a sandwich because she is hungry.



Adapted from *Adult Roles and Functions*. Ripley, WV: West Virginia Vocational Curriculum Laboratory, Cedar Lakes Conference Center, 1979.

My Wellness Challenge

My Challenge to Myself:

I _____
name

would like to challenge myself to accomplish wellness goals. My goals and plan for achieving these goals is as follows:

Goal	Activities	Target Date for Completion

These actions will be done by _____
date

I have chosen these goals, because

_____

_____

Upon reaching these goals, I hope to

_____

_____

_____

Signed: _____

Helper: _____

Stressful Situations

Directions: In small groups, choose five stressful situations and describe each in the five columns on this worksheet. Complete the information on the chart for each situation.

	1	2	3	4	5
Describe the stressful situation.					
What is a typical physical or psychological reaction to this situation?					
What makes the situation stressful ?					
Can this situation be controlled?					
What can be done to change or eliminate the source of this stress?					

"C" Our Stress

Stress is considered positive when . . .	Stress is considered negative when . . .
You are 1. **C**ommitted to the situation (Example–You love sports, so spending hours practicing basketball is fun.)	You are 1. Not **C**ommitted to the situation (Example–You are not athletic, therefore practicing basketball is stressful.)
You have 2. **C**ontrol (Example–Your friends respect you and give you no argument when you say you have to be home by 10:00.)	You are 2. Out of **C**ontrol or not in control (Example–Your friend is driving and refuses to leave the party to get you home on time.)
3. **C**hange is positive (Example–Your family is moving and you look at starting in a new school as an adventure.)	3. **C**hange is a problem (Example–Your family is moving and starting in a new school is the worst thing to ever happen to you.)

In the space below, write examples of positive and negative stress. Share reasons for your examples.

Positive Stress	Negative Stress
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

Source: Joyce Brannan, Health Education Consultant, Division of Curriculum, Instruction, and Professional Development, Ohio Department of Education, 1991.

Stages of Stress

1. Alarm

Body identifies stressor.

- Increase in rate of heartbeat
- Increase in rate of breathing
- Increase in perspiration
- Pupils dilate
- Decrease in rate of digestion
- Increase in blood sugar level

BURST OF ENERGY

2. Resistance

Body attempts to adapt. This depends on—

- Body's ability to resist
- Power of stress
- How stressor is perceived
- Ability of body to repair itself under stress
- Chemical changes brought on by stress

HOLDING ACTION

3. Exhaustion

Body is extremely tired.

- Stress illness may develop
- Hormone supply diminishes
- Energy is gone
- Body can no longer adapt

BREAKDOWN

Source: *Decisions for Independent Living*. Bismarck, North Dakota: State Board for Vocational Eduction, 1989.

Handling Stress

You *need* stress in your life! Does that surprise you? Perhaps so, but it is quite true. Without stress, life would be dull and unexciting. Stress adds flavor, challenge, and opportunity to life. Too much stress, however, can seriously affect your physical and mental well-being. A major challenge in this stress-filled world of today is to make the stress in your life work *for* you instead of against you.

Stress is with us all the time. It comes from mental or emotional activity and physical activity. It is unique and personal to each of us. So personal, in fact, that what may be relaxing to one person may be stressful to another. For example, if you're a busy executive who likes to keep busy all the time, "taking it easy" at the beach on a beautiful day may feel extremely frustrating, nonproductive, and upsetting. You may be emotionally distressed from "doing nothing." Too much emotional stress can cause physical illness such as high blood pressure, ulcers, or even heart disease; physical stress from work or exercise is not likely to cause such ailments. The truth is that physical exercise can help you to relax and to handle your mental or emotional stress.

Hans Selye, M.D., a recognized expert in the field, has defined stress as a "non-specific response of the body to a demand." The important issue is learning how our bodies respond to these demands. When stress becomes prolonged or particularly frustrating, it can become harmful—causing distress or "bad stress." Recognizing the early signs of distress and then doing something about them can make an important difference in the quality of your life, and may actually influence your survival.

Reacting to Stress

To use stress in a positive way and prevent it from becoming distress, you should become aware of your own reactions to stressful events. The body responds to stress by going through three stages: (a) alarm, (b) resistance, and (c) exhaustion. Let's take the example of a typical commuter in rush-hour traffic. If a car suddenly pulls out in front of her, the initial alarm reaction may include fear of an accident, anger at the driver who committed the action, and general frustration. Her body may respond in the alarm stage by releasing hormones into the bloodstream that cause the face to flush, perspiration to form, the stomach to have a sinking feeling, and arms and legs to tighten. The next stage is resistance, in which the body repairs damage caused by the stress. If the stress of driving continues with repeated close calls or traffic jams, however, her body will not have time to make repairs. She may become so conditioned to expect potential problems when driving that she tightens up at the beginning of each commuting day. Eventually, she may even develop one of the diseases of stress, such as migraine headaches, high blood pressure, backaches, or insomnia. While it is impossible to live completely free of stress and distress, it is possible to prevent some distress as well as to minimize its impact when it can't be avoided.

Helping Yourself

When stress does occur, it is important to recognize and deal with it. Here are some suggestions for ways to handle stress. As you begin to understand more about how stress affects you as an individual, you will come up with your own ideas of helping to ease the tensions.

Try physical activity. When you are nervous, angry, or upset, release the pressure through exercise or physical activity. Running, walking, playing tennis, or working in your garden are just some of the activities you might try. Physical exercise will relieve that "up tight" feeling, relax you, and turn the frowns into smiles. Remember, your body and your mind work together.

Source: Louis E. Kopolow, M.D. (1983, revised. Reprinted 1985, 1987, 1991). *Handling Stress. Plain Talk Series.* Rockville, MD: National Institute of Mental Health. DHHS Publication Number (ADM) 91-502.

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Handling Stress *(continued)*

Share your stress. It helps to talk to someone about your concerns and worries. Perhaps a friend, family member, teacher, or counselor can help you see your problem in a different light. If you feel your problem is serious, you might seek professional help from a psychologist, psychiatrist, clergy member, or social worker. Knowing when to ask for help may avoid more serious problems later.

Know your limits. If a problem is beyond your control and cannot be changed at the moment, don't fight the situation. Learn to accept what is—for now—until such time when you can change it.

Take care of yourself. You are special. Get enough rest and eat well. If you are irritable and tense from lack of sleep or if you are not eating correctly, you will have less ability to deal with stressful situations. If stress repeatedly keeps you from sleeping, you should ask your doctor for help.

Make time for fun. Schedule time for both work and recreation. Play can be just as important to your well-being as work; you need a break from your daily routine to just relax and have fun.

Be a participant. One way to keep from getting bored, sad, and lonely is to go where it's all happening. Sitting alone can make you feel frustrated. Instead of feeling sorry for yourself, get involved and become a participant. Offer your services in neighborhood or volunteer organizations. Help yourself by helping other people. Get involved in the world and the people around you, and you'll find they will be attracted to you. You're on your way to making new friends and enjoying new activities.

Check off your tasks. Trying to take care of everything at once can seem overwhelming, and, as a result, you may not accomplish anything. Instead, make a list of what tasks you have to do, then do one at a time, checking them off as they're completed. Give priority to the most important ones and do those first.

Must you always be right? Do other people upset you—particularly when they don't do things your way? Try cooperation instead of confrontation; it's better than fighting and always being "right." A little give and take on both sides will reduce the strain and make you both feel more comfortable.

It's okay to cry. A good cry can be a healthy way to bring relief to your anxiety, and it might even prevent a headache or other physical consequence. Take some deep breaths; they also release tension.

Create a quiet scene. You can't always run away, but you can "dream the impossible dream." A quiet country scene painted mentally, or on canvas, can take you out of the turmoil of a stressful situation. Change the scene by reading a good book or playing beautiful music to create a sense of peace and tranquility.

Avoid self-medication. Although you can use drugs to relieve stress temporarily, drugs do not remove the conditions that caused the stress in the first place. Drugs, in fact, may be habit-forming and create more stress than they take away. They should be taken only on the advice of your doctor.

Learn to relax. The best strategy for avoiding stress is to learn how to relax. Unfortunately, many people try to relax at the same pace that they lead the rest of their lives. Find activities that give you pleasure and that are good for your mental and physical well-being. Focus on relaxation, enjoyment, and health. *Be good to yourself.*

Life Planning

Building Interpersonal Relationships

Module Overview

Practical Problem:		What should I do regarding building interpersonal relationships?
Competency	**3.0.3:**	Build and maintain constructive interpersonal relationships
Competency Builders:	3.0.3.1	Identify factors that affect self-concept
	3.0.3.2	Promote positive self-worth in others
	3.0.3.3	Apply effective communication skills
	3.0.3.4	Apply problem-solving process to choose strategies to manage conflict
	3.0.3.5	Analyze effects of dependence, independence, and interdependence on relationships
	3.0.3.7	Identify appropriate strategies to initiate, maintain, and end interpersonal relationships
	3.0.3.8	Analyze needs, motivations, and opportunities involved in relationships
	3.0.3.9	Distinguish between responsible and irresponsible behaviors in relationships
	*3.0.3.10	Identify characteristics of love and commitment with family, friends, and others

Supporting Concepts:

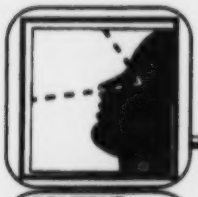
1. Constructive relationships
2. Strategies to build, maintain, and end relationships
3. Ways to enhance self-worth in relationships
4. Conflict management

*This competency builder is addressed in Content Module 4, Building Strong Families.

Teacher Background Information

Rationale

Building and maintaining constructive relationships is an essential skill for productive and successful work places, strong friendships, functional families, and supportive communities. Constructive interdependent relationships are necessary for work place teamwork. According to the 1991 Labor Secretary's Commission on Achieving National Skills (SCANS) report, "industry leaders want qualified employees who can work creatively as part of a team." However, ". . .students traditionally are not taught the skills necessary for teamwork" (McFarland, 1992, p. 26). To maintain a team requires communication, constructive conflict resolution, and commitment to sensitive, responsive, reciprocal, and supportive relationships.



Building Interpersonal Relationships

Since conflict in the workplace, dating, and family situations often escalates into verbal aggression, and verbal aggression increases the probability of subsequent physically aggressive behavior in dating, family, and work place relationships (Strets & Henderson, 1991), it is crucial for young men and women to recognize the destructive interaction patterns that constrain their development and workplace teamwork. With such understandings, they can replace constraining, destructive relationships with improved relationships that encourage their own development and workplace teamwork.

Finally, research clearly indicates the necessity for adolescents to initiate and maintain relationships in order to develop into mature adults. Steinberg (1988, cited in Papini, et al., 1991) found that adolescents emotionally separate or distance themselves from the family of origin, and establish a new sense of self through their interactions with peers. The new sense of self is impossible unless the adolescent has the ability to establish and maintain constructive relationships. Ultimately, workplace, marriage, and parenting relationships in adulthood depend upon the ability to establish and maintain caring interdependent relationships during adolescence.

Background

In constructive relationships, each member of the relationship encourages others, and uses his or her power to enhance others' development by meeting their needs. With this perspective, employees seek to meet the needs of customers and clients in appropriate ways, and friends are sensitive to each others' needs and supportive of each other. Since all those in a constructive relationship seek to understand each others' perspective and needs, even controversy and conflict are seen as opportunities for development and strong relationships among friends, work place associates, customers or clients, and family members.

In destructive relationships, one member of the relationship uses his or her power to harm others. This can occur by undermining another person's self-esteem or that person's reality, or by blaming the person for whatever goes wrong—scapegoating. Or a person may try to manipulate others by trying to "control the feelings, attitudes and behavior of one's partner or partners in underhanded ways rather than by assertively stating one's case; " for example, expecting to be waited on, being late for engagements, or wanting others to help them but seldom reciprocating (Lamanna & Riedmann, 1991, p. 90). Martyrs are often attracted to manipulators and unselfishly care for the manipulator without having their needs met, thus becoming a victim. Victims of scapegoating and manipulation can overcome destructive behavior by thinking more independently, challenging negative characterizations of themselves or manipulative behavior, and leaving the relationship if the destructive behavior does not change.

Constructive relationships require the ability to be emotionally interdependent. Such interdependence enables individuals to develop their individuality and thrive. To have such a relationship, each person has high self-esteem and can experience deep emotions, such as strong commitment to each other.

Independent and dependent relationships are quite different from interdependent relationships. An independent relationship involves separateness from others since each person functions alone with little emotion. In contrast, a dependent relationship involves reliance on others for constant support and since the dependent individual has a low self-esteem, he or she is easily controlled by the person in the relationship

who is needed for support (Lamanna & Riedmann, 1991). Codependency is a dependent personality disorder in which an individual is debilitated by passively allowing "others to take full responsibility for one's significant life activities, a characteristic traceable to the person's lack of self-confidence and to doubts concerning the ability to function independently" (Millon, 1984). Therapist Pia Mellody (1989) identified five core symptoms of codependent individuals. According to Mellody, codependent individuals have (1) difficulty experiencing appropriate, healthy levels of self-esteem, experiencing instead low self-esteem or arrogance and grandiosity; (2) difficulty setting functional boundaries to prevent others from abusing them, to prevent themselves from abusing others, and to reveal themselves; (3) difficulty owning their own reality: their bodies, thoughts, feelings, and behavior; (4) difficulty acknowledging and meeting their own needs and wants; and/or (5) difficulty experiencing and expressing their reality moderately—acting at one extreme or another: hiding their bodies or inappropriately revealing them; dressing flamboyantly or blandly; thinking in terms of black or white, right or wrong, with one right answer or no options; feeling little or no emotions, or explosive or agonizing ones; and/or trusting everyone or no one, letting everyone or no one touch them, or disciplining children severely or not at all. When clusters of these symptoms occur in an individual and the person stays in a destructive relationship, therapy is needed for recovery.

Developing constructive, healthy relationships is dependent upon self-esteem. Self-esteem results from self-evaluation and reflects one's level of feeling competent and worthy. Those with high self-esteem and feelings of competence and self-worth "have less difficulty in making friends, are more apt to express their opinions, are less sensitive to criticism, and are generally less preoccupied with themselves" (Branden, cited in Lamanna & Riedmann, 1991, p. 102). Consequently, people with high self-esteem are more sensitive and empathetic to others so they are able to identify signs of interest from others and respond. Since people with high self-esteem accept their own feelings, anxieties, and frailties, they can also accept others as persons. Those with low self-esteem, on the other hand, are preoccupied with feelings of insecurity, missing or misinterpreting nonverbal cues of others' interest in them, and expecting rejection. Those "with very low self-esteem often experience a persistent and insatiable need for affection" (Lamanna & Riedmann, 1991, p. 103). This need is often expressed inappropriately in the workplace, in public, and in interpersonal relationships.

Self-esteem is learned first from major caregivers through verbal and nonverbal messages. Children develop high self-esteem when they receive messages that they are valuable and precious even when they make a mistake, or develop low self-esteem when they are abused, told that they are less than others, or not nurtured. In contrast, an arrogant or grandiose false sense of power and self-esteem can result from being told they are superior to others, being given unrealistically positive evaluations, or by being taught to find fault with others (Mellody, 1989).

People can improve their self-esteem in many ways: (1) pursuing satisfying and useful occupations that realistically use their strengths and interests; (2) working to develop the skills and interests they have rather than worrying about the ones they lack; (3) being more honest and open with other people; (4) making efforts to appreciate the good things they have rather than the negative; (5) avoiding excessive daydreaming and fantasy living; (6) persevering even when discouraged; (7) reevaluating standards

by which they think of themselves as inadequate; (8) relaxing—recognizing and accepting their humanness; (9) being their own good friend, complimenting rather than criticizing themselves; (10) "lightening up" and reducing their expectation to be perfect (Lamanna & Riedmann, 1991).

Learning how to resolve conflict is an important part of maintaining constructive interpersonal relationships. Individuals have different styles of conflict management. People who have a strong need for control prefer a domineering style for resolving conflicts. These people may fear the possibility of rejection by peer group. People who lack self-confidence may be more inclined to use an appeasing style. They tend to be overly concerned about maintaining good relationships, and usually don't make their own true thoughts or feelings known to others. People who have high self-esteem and no need to dominate or appease others use a cooperative, bonding conflict management style. In this style, energies are directed toward finding ways to defeat the problem rather than trying to dominate the other people also working on a resolution. Battles for status or power are less likely to develop among cooperative problem solvers. Participants may welcome the chance to address other problems by working together. This is the most desirable of the three conflict styles because it encourages input from each member of the group and encourages teamwork. These skills are helpful at school, on the job, during interviews, and in personal relationships.

Constructive resolution of conflict brings people closer together. The key to constructive conflict resolution is to build up, not tear down, each other's self-esteem (Lamanna & Riedmann, 1991). Guidelines for constructive conflict resolution focus on developing empathy and altruism: (1) listen for thoughts, wants, fears, and feelings without interrupting and criticizing; (2) level with each other, authentically and explicitly about feelings; (3) use I-statements to avoid attacks; (4) give feedback and check your interpretation with the other person; (5) choose the time and place carefully; (6) focus anger only on specific issues happening now; (7) know what the fight is about; (8) ask for specific changes, but be open to compromise; (9) be willing to change yourself; (10) don't try to win at the expense of others.

In our fast-paced society, knowing how to establish and maintain constructive interpersonal relationships will determine the success of a business, marriage, or family, as well as help reduce and manage conflict in all relationships.

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Learning Activities

1. Constructive relationships

a. Complete **My Relationship Network** (p. 145).

Discussion Questions

- *Why are relationships important?*
- *What aspects of your life-management plan involve relating to others?*
- *What changes will occur in your network in five years? Ten years? Twenty years?*
- *What goals do you have with regard to the relationships in your life?*

b. Write a journal entry to reflect on the relationship network you developed in the previous activity. Consider the needs, motivations, and opportunities in your relationships with others. Use the open-ended statements below to guide your reflection.

(1) The most important relationships in my network are. . .
(2) These relationships are important because. . .
(3) These relationships meet my needs by. . .
(4) As I experience these relationships, I learn. . .
(5) To build positive relationships with others, I should. . .
(6) My goals with regard to my network are. . .

c. In small groups, examine your life-management plan and your relationship network and list the settings in which you will be forming relationships with others throughout your life (such as work, school, college, marriage, parenthood, retirement, or community organizations). Using resources, research the definitions of *caring* and *respectful* and explain what these words mean when applied to the concept of relationships. Develop a list of reasons why it is important to build caring, respectful relationships with others. Share your list with the class.

Discussion Questions

- *Why should you be concerned about forming caring, respectful relationships?*
- *What are the factors that influence whether or not you will form caring, respectful relationships in each type of setting?*
- *How is a caring, respectful relationship in a family setting different from or similar to that type of relationship in a work setting? A school setting? A social setting?*

d. Read **Constructive and Destructive Relationships** (p. 146). Create examples of each type of relationship in family, work, and interpersonal settings.

Discussion Questions

- *What are the consequences of constructive relationships?*
- *What are the consequences of destructive relationships in families? The workplace?*
- *Which type of relationship fits best into your life-management plan?*
- *What skills do you need to build constructive relationships with others?*

e. Using a dictionary, write the definitions of *dependence*, *independence*, and *interdependence* on a poster, chalkboard, or overhead transparency. Under each definition, write examples of behavior that illustrate these terms and list possible consequences of such behavior on relationships. Decide which type of behavior, dependent, independent, or interdependent, should be part of constructive relationships. Identify reasons for your decision.

Discussion Questions

- *At what times in your relationships with others have you been dependent on another person? Independent of another person? Interdependent with others?*
- *What are the advantages of interdependent behavior in families? At work? In communities?*
- *What values are reflected in interdependent relationships?*

2. Strategies to build, maintain, and end relationships

a. Using resources, identify the stages in developing interpersonal relationships such as those listed below. Display these stages on a bulletin board. Using your relationship network developed in Activity 1a, identify whether or not each type of relationship would progress through these stages.

(1) Getting acquainted
(2) Feeling comfortable together
(3) Sharing yourself to form attachments
(4) Developing commitment and depending on each other
(5) Filling each other's needs
(6) Building intimacy

Discussion Questions

- *Have the relationships you experienced progressed in these stages? Why or why not?*
- *What happens when any one stage is rushed or skipped entirely?*
- *Would a situation ever arise in which you choose not to move a relationship from one stage to the next? Why or why not?*
- *What skills would you need to develop a relationship through the various stages?*

Teacher Note: Depending on the reference used, the stages of building relationships may be slightly different. The teacher background information included in the Relating to Others Module of this resource guide provides another view of these stages that may also be used in the above strategy.

b. In small groups, choose one of the situations below and create a skit that illustrates how to initiate a constructive relationship in that situation. Perform your skit for the class and compile a list of skills for initiating relationships with others.

(1) You are undergoing training for your new job with several coworkers whom you have never met and who are also new to the company. At the lunch break, the three of you decide to walk to a fast food restaurant.
(2) Your father, who has been divorced for several years, has been talking with you about his new girlfriend, and he seems to be very happy in the new relationship. This Friday, he has invited her over to watch a movie so that you can meet her.
(3) After interviewing several child care providers, you have selected one to care for your daughter while you are at work. On Saturday, you and your daughter are going over to the provider's home to get to know her better before she begins caring for your daughter next week.
(4) You have been hired as a salesperson for a large company. On the first day, your boss asks you and several of your coworkers out to lunch to introduce you to your new sales team.
(5) You are attending a college far away from home and do not know any of the students. On your first day on campus, you meet your new roommate as you move into the dorm.

Discussion Questions

- *In what situations will you most likely need to initiate relationships?*
- *Why is it sometimes difficult to initiate relationships with others?*
- *What are the consequences of knowing how to initiate a relationship with others in positive ways?*

c. Interview people from a variety of age groups to determine the skills they believe are important in building and maintaining relationships with others. Compile your findings and make a list of the skills needed to maintain constructive relationships. Compare your findings to the skills identified in the list below, noting similarities and differences.

(1) Listening
(2) Expressing feelings, needs, and ideas clearly
(3) Empathizing
(4) Working cooperatively
(5) Resolving conflict constructively
(6) Enhancing the self-esteem of others

d. **FHA/HERO:** The Secretary of Labor's Commission on Achieving Necessary Skills (SCANS) Report has identified the interpersonal competencies below as essential for building and maintaining relationships in the workplace. Write these skills on a large poster and explain why each skill might be included on the list. Invite a panel of employers to discuss the importance of using these skills on the job and to cite examples of how effective interpersonal skills can lead to job success.

(1) Communicating
(2) Working with others as a member of a team
(3) Serving clients and customers
(4) Leading others
(5) Negotiating differences with others

Discussion Questions

- *How are these skills similar to or different from the skills needed to build and maintain relationships in families? With friends? In the community?*
- *Which of these skills do you possess?*
- *Which of these skills would you like to strengthen?*

e. In small groups, choose three of the case studies below and write two endings to the situation: one that reflects responsible behavior in the relationship and the other that reflects irresponsible behavior. Present your work to the class and explain how you distinguished between responsible and irresponsible behavior.

(1) You work as a cashier. You accidentally short change someone $10.00, and they have already started to walk away without counting the change.
(2) You did not get your homework done. A close friend offers to let you copy her homework.
(3) You break the copy machine at work when no one else is around.

(4) You borrow a sweater from your roommate and spill food down the front of it, resulting in a huge stain.
(5) Your boss asks you to do a special project that you know will take you all weekend. You have already made important social plans.
(6) You believe a friend is drinking so much that she may be an alcoholic. She asks you to let her stay at your house after a party, so that she will not have to go home and have her parents see that she has been drinking.
(7) You have an important family activity that conflicts with the time you are scheduled to work.
(8) You have no tickets to a big concert, but hope to purchase remaining ones at the door before the concert. It is important to get there early. Your best friend picks you up 45 minutes late.
(9) You promise to help another student with an assignment during study hall, then your best friend suggests working on a student government project during the same class period.
(10) You are angry with your boss for assigning you the job of cleaning a complicated piece of equipment.

Discussion Questions
- *Which types of actions contributed to building constructive relationships in the situations you described? Destructive relationships?*
- *What criteria did you use to decide which behaviors were responsible?*
- *How does responsible behavior contribute to building constructive relationships?*

f. **Action Project:** Select one of the relationships you illustrated in your relationship network developed in Activity 1a. Set goals for building or maintaining that relationship. Identify communication skills and activities necessary to achieve those goals. Choose activities to build the relationship such as those listed below. Keep a journal of your activities and progress toward your goals.

(1) Using encouragement and acknowledging the worth of a person
(2) Inviting a person to join you in sharing an activity you both enjoy
(3) Talking with a person about things of interest or concern to them
(4) Writing a letter to express your feelings toward and appreciation for another person
(5) Resolving a conflict with a person in constructive ways

g. Using classroom resources, research suggestions for ending relationships, such as those listed next. Explain why each suggestion would help in ending a relationship. In small groups, choose one of the relationships from the relationship network you developed in Activity 1a. Create a role-play illustrating ending that type of relationship. Perform your role-plays for the class and identify communication skills being used in the role-plays.

(1) Decide whether to quietly ease out of the relationship or end it directly.
(2) If you choose to end it in a direct way, explain why you need to end the relationship.
(3) When ending a relationship in a direct way, express feelings and ideas constructively without judging the other person.

Discussion Questions
- *Why is it necessary to know how to end relationships?*
- *What happens when a relationship ends in a negative way? A positive way?*
- *In what situations might you be responsible for ending a relationship?*

3. Ways to enhance self-worth in relationships

a. Using classroom resources, distinguish between the terms *self-concept*, *self-esteem*, and *self-worth*. Explain how each of the factors listed below could influence self-concept. Use resources to research the characteristics of individuals with high self-esteem and the characteristics of individuals with low self-esteem. Draw two life-size figures, labeling the first with the characteristics of high self-esteem, and the second with the characteristics of low self-esteem. Display in the classroom.

(1) Internal factors: beliefs and values about personal worth
(2) Heredity
(3) Family relationships
(4) Experiences
(5) Environmental factors
(6) Relationships with friends and others
(7) Cultural factors

Discussion Questions
- *How does self-esteem affect relationships with others?*
- *How can relationships with others influence self-esteem?*
- *Which of the factors affecting self-esteem can you control? Not control?*
- *Does self-esteem remain at the same level all the time or does it change?*
- *What types of behaviors in relationships enhance self-esteem? Harm self-esteem?*

b. View video clips from television shows to determine whether the characters exhibit the characteristics of low self-esteem or high self-esteem. Identify behaviors in the relationships that enhance self-esteem or harm self-esteem. Make a list of things one can do to enhance the self-esteem of others through relationships, such as those listed below.

(1) Providing words of encouragement
(2) Having confidence in that person's abilities
(3) Helping a person learn new skills

(4) Listening to a person's opinions and feelings
(5) Making opportunities for a person to participate in making decisions about things that will affect him or her

Discussion Questions
- *Why should you be concerned about how you affect others' self-esteem?*
- *Is it possible to have a negative influence on self-esteem even when you mean well?*
- *What skills do you need to enhance the self-esteem of others?*

c. Write a journal entry about experiences you have had when you made a positive impact on the other person's self-esteem. Use the questions below to reflect on your actions.

(1) What specific behaviors did you choose in the relationship that had a positive impact on another person's self-esteem?
(2) What effects did your actions have?
(3) How did the other person respond to your actions?
(4) What effect did your actions have on your own self-esteem?
(5) What did you learn from these experiences about relating to others?

d. **Action Project:** Select one or more of the self-esteem building activities below and develop an action plan to complete that activity. Keep a record of your progress. Write a paper summarizing the result of your project and the impact building your own self-esteem has had on your relationships with others.

(1) Develop a new skill
(2) Set and work toward a realistic goal
(3) Use positive self-talk
(4) Volunteer to help others

e. **FHA/HERO:** Organize a special recognition day to acknowledge the strengths of chapter members. Following a chapter project or activity, plan a celebration with refreshments and give each chapter member a reward, based on their special skills, talents, and contributions to the chapter.

4. Conflict management

a. Using the sentences below, write a journal entry describing situations in which you have dealt with conflict. Describe what you like best about how you deal with conflict and what you would like to change.

(1) When I am angry or upset with a family member, I usually . . .
(2) When I am angry or upset with a friend, I usually . . .
(3) When I am angry or upset with someone at school or work, I usually . . .
(4) When a family member expresses anger or concern with me, I tend to . . .

(5) When a friend expresses anger or concern with me, I tend to . . .
(6) When someone at work or school expresses anger or concern with me, I tend to . . .

b. In pairs, share your journal entries and reflect on strategies you may use to resolve conflict. Make a poster for each of the conflict resolution styles listed below. Decorate the poster with cartoons, drawings, and words that describe that style. Decide which of the following conflict resolution strategies describe methods you would use to resolve conflict. Identify the consequences of each strategy.

(1) The "withdrawer": Sees conflict as hopeless and useless. Rather than be a part of any conflict, this person withdraws either physically or mentally.
(2) The "tough battler": Seeks to meet goals at all costs without concern for the needs of others. This person sees conflict as having a clear winner and loser, and is willing to sacrifice individuals or groups in order to be the winner. He or she may resort to name-calling, arguing, threats, or violence.
(3) The "friendly helper": Always avoids conflict in favor of harmony. This person desires acceptance of others to the point of giving in to their point of view most of the time.
(4) The "compromiser": Looks for a solution where each side can gain something, yet the best solution is not really reached. When confronted with a conflict, the compromiser always takes the middle-of-the-road approach.
(5) The "problem solver": Seeks to satisfy each person's goals, uses the decision-making process, and attempts to have each person air his or her position.

Discussion Questions
- *Why is learning how to resolve conflict important to building interpersonal relationships?*
- *Which conflict resolution strategies would be best to use in your relationships with others? Why?*
- *What goals do you have for resolving conflict in your relationships with others?*

c. Review **Step-by-Step Process for Solving an Issue** (p. 147). Discuss the advantages and disadvantages of using this process for resolving a conflict.

Discussion Questions
- *How would this process work in a family setting? A work setting? A community setting?*
- *What skills would you need to use this process?*
- *Why might it be difficult for some people to use this process?*

d. Complete **Conflict: Destructive or Constructive?** (p.). Describe the consequences of using destructive and constructive comments during conflict resolution, such as those listed below.

(1) Constructive comments bring issues into the open, promote self-confidence, strengthen relationships, improve communication skill, and help resolve problems logically.
(2) Destructive comments weaken relationships, create an unpleasant living and working environment, may be physically harmful, may damage self-esteem, and may not resolve the problem.

e. In cooperative learning groups, compose advice column letters about conflicts at school and work. Trade your letters with those of another group, and select one letter. Use **Practical Problem-Solving Think Sheet** (p. 32-33) to choose strategy to deal with the conflict. Role-play your solution for the class and justify your decision.

Discussion Questions
- *What alternatives did you consider for resolving the conflict?*
- *How did you decide which alternative was best?*
- *What skills would you need to carry out your resolution?*

Assessment

Paper and Pencil

1. Identify five factors that affect self-concept.

2. Given case studies, apply the problem-solving process to choose strategies to manage conflict in ways that are best for self and others.

3. Given case studies, analyze the consequences of the characteristics of constructive and destructive relationships in each case study.

4. Given case studies, analyze the effects of dependence, independence, and interdependence on the relationships in each case study.

5. Identify at least three strategies to initiate, maintain, and end interpersonal relationships.

6. Given case studies, analyze the needs, motivations, and opportunities in the relationships in each case study.

7. Given case studies, distinguish between responsible and irresponsible behaviors in the relationships in each case study.

Building Interpersonal Relationships

Classroom Experiences

1. Complete a diagram illustrating your personal relationship network.

2. In small groups, choose a situation and create a skit that illustrates how to initiate a constructive relationship in that situation. Perform your skit for the class.

3. In small groups, choose a case study and write two endings to the situation: one that reflects responsible behavior in the relationship and the other that reflects irresponsible behavior. Present your work to the class and explain how you distinguished between responsible and irresponsible behavior.

4. Write a journal entry describing situations in which you have dealt with conflict. Describe what you like best about how you deal with conflict and what you would like to change.

5. Compose advice column letters about conflict at school and work. Use the practical problem-solving process to choose strategies to deal with conflict. Role-play your solutions for the class and justify your decision.

6. Write a journal entry regarding your present and future commitments in relationships.

Application to Real-life Settings

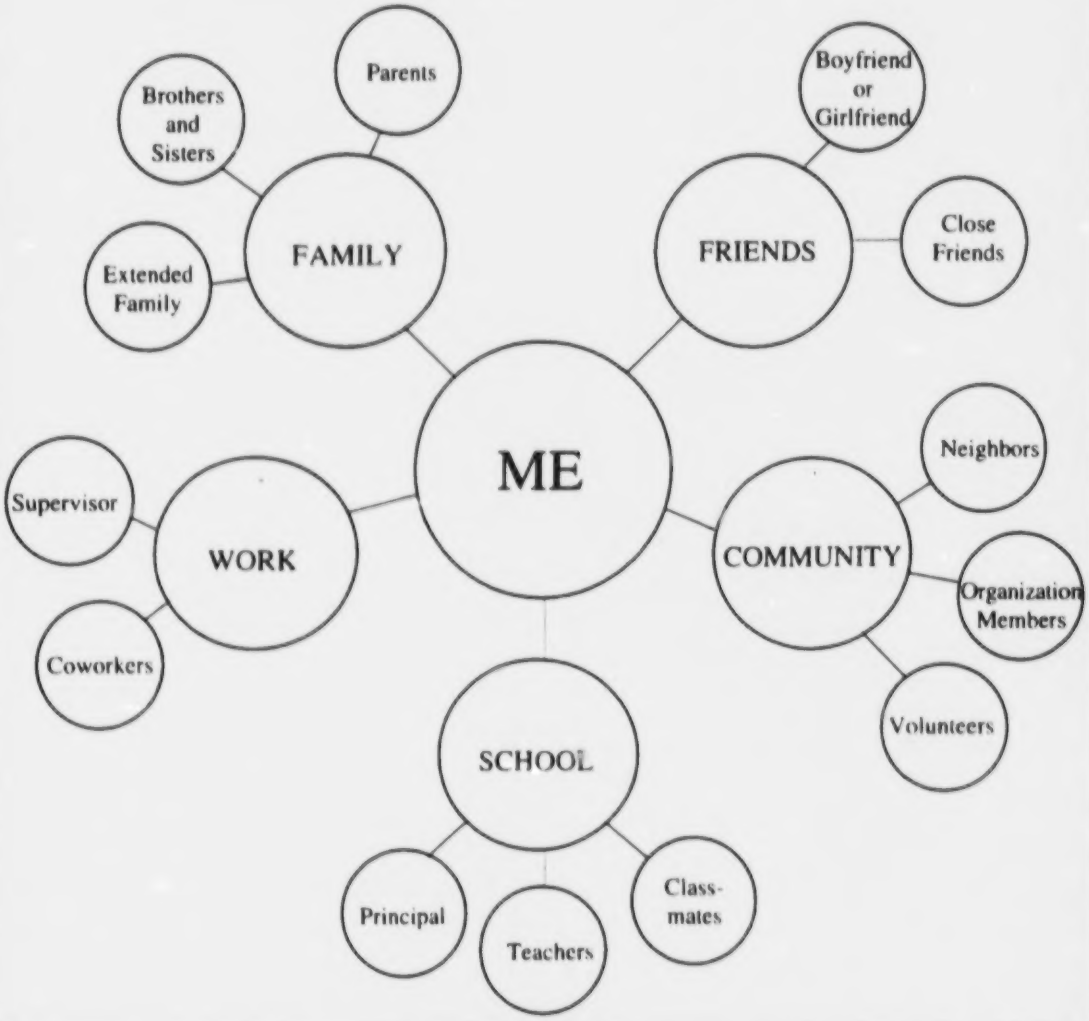
1. Select one of the relationships you illustrated in your relationship network and set goals for building or maintaining that relationship. Identify communication skills and activities necessary to achieve those goals. Choose activities to build the relationship. Keep a journal of your activities and progress toward your goals.

2. Select one or more self-esteem building activities and develop an action plan to complete that activity. Keep a record of your progress. Write a paper summarizing the result of your project and the impact building your own self-esteem has had on your relationships with others.

My Relationship Network

Draw a relationships network representing relationships you have with others. As illustrated in the diagram below, draw a circle in the center of a large piece of paper and label it "me." Draw circles around the inner circle, representing different areas of your life, such as family, friends, school, work, and community. Then add the names of people with whom you have relationships in each of those areas. Beside each person's name, place one or more or the following symbols to illustrate your needs that are met in that relationship. Create additional symbols to reflect other needs fulfilled in your relationships.

A plus symbol = Need for acceptance
A heart shape = Emotional needs
A star shape = Need for sharing and companionship
A flower = Need for enrichment and growth
A telephone = Need for advice and being a sounding board
A book = Intellectual needs



Source: *Decisions for Independent Living*. Bismarck, North Dakota: State Board for Vocational Education, 1989.

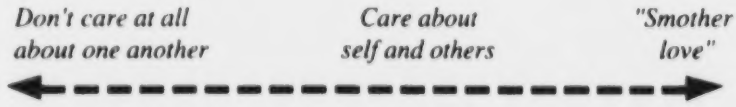
Constructive and Destructive Relationships

Think of a destructive or harmful relationship you know about. What makes it destructive? Review the list of characteristics of destructive relationships.

People in destructive relationships

- *expect total loyalty or no loyalty at all*
- *demonstrate a lack of love or concern or use "smother love"*
- *avoid conflicts entirely or fight and disagree constantly*
- *want to control one another's behavior*
- *practice nonassertive or aggressive behavior*
- *communicate ineffectively*
- *are overly possessive*
- *neglect one another's needs*
- *find themselves in win/lose situations*
- *become locked into a dependent or independent role*

People in destructive relationships tend to be at the extreme ends of a given behavioral continuum, as illustrated below.



Now think of a positive or constructive relationship. What makes it positive? Review the list of characteristics of constructive relationships and add to the list as needed.

People in constructive relationships

- *can be dependent, independent, or interdependent, according to the situation*
- *allow one another independence and freedom to grow and develop*
- *can communicate effectively to resolve conflicts and solve problems*
- *practice assertive behavior*
- *are flexible*
- *accept differences and work to resolve them*
- *are willing to compromise*
- *demonstrate care and concern for one another*
- *take responsibility for their own behavior and for the relationship*

People in constructive relationships are flexible and adapt as circumstances change. Therefore, the relationship is balanced.

Step-By-Step Process for Solving an Issue

- STEP 1 **Person A** — Present the issue or concern. Use "I" messages to explain feelings and avoid putting the other person on the defensive.

- STEP 2 **Person B** — Paraphrase what the speaker says and use reflective listening and questioning in a nonthreatening way. Move on to Step 3 only when Person A has had the opportunity to completely express his or her views.

- STEP 3 **Person B** — Say "I have some thoughts on this" or "I have some ideas, would you like to hear them?" "Would you like to hear my side?" or "Would you like to hear my feelings?"

- STEP 4 **Person A** — Paraphrase and use reflective listening and questioning in a nonjudgmental way in order for **Person B** to feel understood. Continue until **Person B** thinks his or her side has been listened to and is understood.

  CHECKPOINT - You may be ready to move on to Step 5 or you may need to return to Step 3 and have **Person A** say something like, "I have some additional thoughts, would you like to hear them?" or "May I respond to your ideas?" or "I have some further input on this." **Person B** will paraphrase and reflect. If an issue is difficult you may need to go back and forth here until you are ready to move on.

- STEP 5 WORKING TOWARDS A SOLUTION OR COMPROMISE: **Person A** or **B** could move to this step.
  - "How can I help you feel better about this?"
  - "I would wish for . . ."
  - "I would be more comfortable . . ."
  - "I'd like to suggest . . ."
  - "What if I do this and you do that?"
  - "Can we agree to disagree on this issue and still support each other?"

- STEP 6 CONTRACT FOR CHANGE - **Person A** or **B** may be willing to change. If **Person A** agrees to change, **Person B** asks "How can I be helpful?" (A's way) If **Person B** agrees to change, then **Person A** asks "How can I be helpful?" (B's way)

- STEP 7 SET A TIME TO TALK LATER and review your progress.

Source: *Colorado Core Curriculum: Relationships*. Denver, Colorado: Colorado Community College and Occupational Education System and Colorado State University, 1991.

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Conflict: Destructive or Constructive?

Read the following statements, then identify them as constructive or destructive by placing an **X** in the appropriate column. Discuss the probable outcome of each situation.

Statements	Constructive	Destructive
1. What makes you think that you can stay out this late on a week night?		
2. I wish I'd never met you!		
3. I know we've discussed this before, but I am worried when you drive on the highway at night.		
4. Why can't you stay home and clean the house once in a while? It's a mess.		
5. If you don't like our rules, then you can just leave.		
6. I know that you don't like it when I constantly remind you to practice the piano, but I'm afraid that you will forget otherwise.		
7. You call this dinner? It looks like slop.		
8. You are so uncoordinated it's a wonder you don't trip over your own feet.		
9. I'm feeling frustrated. The house is a mess and nobody seems to care but me.		
10. We've got to figure this thing out. It seems unfair that I have to do more work around the house than you.		
11. Kevin, I told you that secret in confidence and now everyone knows. I can't trust you now.		
12. You think you know it all, but you are wrong on this.		
13. I am about to go crazy because of the baby's crying. I need a break.		
14. Only someone as stupid as you could think of something like that.		
15. You left all the lights on again!		
16. Look what you've done now! Can't you watch what you are doing?		
17. I know you didn't mean to break the lamp, but it bothers me that I have to be constantly watching you.		
18. I ran out of hot water again and I feel that there should be plenty for the whole family. What can we do about this? I don't want another cold shower.		

Source: *Decisions for Independent Living*. Bismarck, North Dakota: State Board for Vocational Education, 1989.

Life Planning

Building Strong Families

Module Overview

Practical Problem: What should I do regarding building and maintaining strong, functional families?

Competency 3.0.4: Build and maintain strong, functional families

Competency Builders:

3.0.4.1	Identify characteristics of functional family
3.0.4.2	Evaluate role of families in meeting needs of individuals throughout the life cycle
3.0.4.3	Identify strategies to assess needs and expectations of all family members
3.0.4.4	Identify strategies to create and maintain a strong, functional family
3.0.4.5	Identify appropriate strategies for dealing with family change and stress
3.0.4.6	Analyze factors influencing mate selection
3.0.4.7	Assess responsibilities of and personal readiness for marriage and family life
3.0.4.8	Assess responsibilities of and personal readiness for parenthood

Supporting Concepts:

1. Role of family
2. Functional family
3. Family change and stress
4. Love, commitment, and mate selection
5. Parenthood

Teacher Background Information

Rationale

In all cultures, the family institution fulfills critical functions. In an advanced industrial society such as ours, "these include primary responsibility for bearing and rearing children, providing economic security and home for members, and giving members emotional security" (Lamanna & Reidmann, 1991, p. 9). The primary function of today's family is its offering unearned acceptance of family members. How well families fulfill these functions influences the quality of life in the society. The family is a powerful environment for shaping family members' self-concept and behavior and their definitions of the world. This environment can have constructive or destructive consequences on the feelings of well-being and identity development of its members. The behaviors of these family members in society ultimately affect the physical, mental, and economic health of our changing society.

Increasing incidents of destructive behavior in our society suggest the need for strengthening families so they can better support and meet the needs of their members. Increasing rates of substance abuse,

violence, suicide among youth, adolescent pregnancy, school dropouts, adult illiteracy, and divorce suggest the need to strengthen families and their functioning.

Building strong families is an important issue to teenagers. At least one in five teens are concerned about marriage and family relationships. They ". . . perceive that combining a career and a family will be difficult" (Schultz, 1989). Such concerns are expected since, according to Havighurst, one of the developmental tasks of adolescence and early adulthood is preparing for marriage and family life. Understanding the components of a strong, functional family as well as how to build and maintain one will enable students to take steps to strengthen their present and future families.

Background

Social scientist Nick Stinnett's study of 130 strong urban and rural families in Oklahoma revealed six qualities (Lamanna & Reidmann, 1991). Strong families (1) appreciate each other, building each other up psychologically; (2) arrange their personal schedules so they can be together; (3) use positive communication patterns to listen, share, and resolve conflict; (4) have a high degree of commitment to the family as a whole, often eliminating individual activities for more time with their families; (5) have a spiritual orientation—a sense of some power and purpose greater than themselves; and (6) handle crises positively—seeing good in bad situations.

Similar characteristics were found by family counselor Delores Curran (1983) through her survey of individuals who work with families, e.g. counselors, school administrators, scout leaders. Strong healthy families (1) communicate and listen to each other; (2) foster family time and conversations; (3) affirm and support each other; (4) teach respect for others; (5) develop a sense of trust in each other; (6) have a sense of play and humor; (7) have a balance of interaction among members; (8) share leisure time; (9) exhibit a sense of shared responsibility; (10) teach a sense of right and wrong: morals and ethical behavior; (11) have a strong sense of family in which rituals and traditions abound; (12) have a shared religious or moral value core; (13) respect the privacy of one another; (14) value service to others; and (15) admit to and seek help with problems.

In contrast to the characteristics of strong families, weak families are more vulnerable to negative outcomes from crisis-provoking events. They tend to cope with problems by showing diminished respect or understanding for one another, avoid one another, and are more resistant to compromise. There is little emphasis on family routines or predictable time together (McCubbin & McCubbin, 1989, cited in Lamanna & Reidmann, 1991).

Creatively meeting crises is a challenge for families. First, the typical American family is under a high level of stress as it tries to provide emotional security for family members in an impersonal and unpredictable society, while holding jobs and managing other activities and relationships (Lamanna & Riedmann, 1991). Second, since the family offers unearned acceptance, it cannot expel a member as easily as an employer can. Strong families, however, have the resources to meet crises including: personal resources such as intellectual skills, problem-solving skills, physical and emotional health, bonds of trust, appreciation, and support between family members; sound financial management and health practices; positive

communication patterns; healthy leisure activities; and overall satisfaction with the family and quality of life (McCubbin & McCubbin, 1989, cited in Lamanna & Reidmann, 1991). Families who meet crises well also have open communication with resources that can provide both formal and informal support from outside the family. Such sources of support might include friends, neighbors, work colleagues, religious groups, counseling services, or self-help programs such as Al-Anon for families of alcoholics.

Meeting needs through the life span as individuals in the family change and develop is challenging is another challenge for families. While families provide a place for people to belong, "belonging to any group involves loss of personal freedom" (Chilman, 1978, cited in Lamanna & Riedmann, 1991, p. 47). The need to express one's individuality, have personal freedom and privacy, have space and objects protected from the invasion of others, and have time for activities agreeably varies from individual to individual and over time. "Being shortchanged on privacy is associated with irritability, weariness, family violence, poor family relationships, and emotional distance from one's spouse" (p. 47). Consequently, the need to find family rhythms of separateness and togetherness is most important and requires continuous negotiation throughout the life cycle.

Though the structure of one's family (for example, single-parent, extended, or blended family structures) may change during one's life span, the enduring values of the family remain relatively constant. These values give meaning to life and give support and continuity to succeeding generations.

"A wedding is an event, a marriage is an accomplishment." This saying hints at the amount of work necessary to create and maintain a strong marriage relationship. Society assumes that marriage be permanent and primary. These two assumptions form the marriage premise. "Although (marriage) is statistically less permanent now than it has ever been in our society, marriage, more than any other relationship, holds the hope for permanence" (Lamanna & Reidmann, 1991, p. 257). Keeping each other primary means both partners work to keep each other the most important person in one's life. This means there is the expectation that there will be no extramarital sex and contributes to the permanence of the relationship and the security of all family members.

Many people today view marriage as a committed relationship in which they expect to find companionship and intimacy. Individualism, economic pressure, social diversity, and decreasing marital permanence are features of the social context in which personal decision making takes place. Because fewer social guidelines seem fixed, personal decision-making about marriage, family, and children becomes even more challenging.

"Teenage marriages are twice as likely to end in divorce as marriages of those in their 20s" (Lamanna & Reidmann, 1991, p. 241). Teenagers are usually "less apt to be emotionally or psychologically prepared to select a mate or to perform marital roles" (p. 241). With teen marriages comes the elements of parental disapproval, social inabilities, lack of economic resources, often premarital pregnancy, short period of acquaintanceship and engagement, immature personal character, and perhaps parental responsibilities. All these factors affect marital success.

Maturity is an important component for marriage readiness. Four types of maturity are needed for strong relationships: emotional, economic, relationship, and value maturity.

Building Strong Families

An **emotionally mature** person has high self-esteem. This allows the individual to experience more intimacy and interdependence in relationships. Perhaps this is because they feel secure enough in who they are to share who they are with another individual. As a result, when conflict occurs their focus is more likely to be resolving the conflict as opposed to becoming defensive or threatening to terminate the relationship.

Economic maturity is the ability to support oneself financially and one's spouse if necessary. Economic immaturity can put undue stress on a marriage. Physical and emotional energy can be drained as individuals try to make enough money to live. Under these circumstances, developing a healthy relationship could be extremely difficult.

Relationship maturity involves having well developed communication skills. Individuals with this kind of maturity are able to understand their partner's point of view, make decisions about changing behaviors that their partner does not like, explain their own point of view to their partner, and ask their partner to change his or her behaviors when they think it is appropriate.

Value maturity allows individuals to recognize and feel confident about what they value. This type of maturity usually requires time to develop.

Since most of these forms of maturity come with age, adolescents need opportunities to examine the reasons for marrying and the potential consequences of marrying early or waiting to marry. People marry for a variety of reasons. Sometimes a person will marry thinking that doing so will meet a particular need, yet what will meet that need may be found in another area and not in marriage. Positive reasons for marrying include "companionship, emotional security, and a desire to parent and raise children" (Lamanna & Reidmann, 1991, p. 246). But even these reasons may not be adequate if the individuals in the relationship are immature.

Other reasons may result in negative consequences for the marriage: premarital pregnancy, rebellion, escape, physical appearance, loneliness, social pressure, and economic advancement. Research indicates a relationship between premarital pregnancy and unhappiness in marriage. Sixty percent of such marriages break up after six years. Some reasons are that the marriage is forced to occur at an unplanned time. The levels of maturity, such as economic maturity, may not be reached. Babies are expensive, even with economic maturity. Teens may marry because parents disapprove, but research shows that "parental interference can increase feelings of romantic attraction" (Lamanna & Reidmann, 1991, p. 245). Marrying to escape unhappy situations at home, or solely because of physical attractiveness seldom leads to lifelong happiness. Marrying just to escape loneliness does not ensure companionship. A person can be lonely even though married. It is the strong relationship that reduces loneliness not the institution of marriage. Social pressure from parents, peers, and society in general may be underlying reasons for marriage. As a relationship develops and becomes more public, it becomes more difficult to terminate. Yet breaking off the relationship before marriage is less stressful than a divorce.

The decision about whether or not to become a parent affects the emotional and financial security of family members and society. Since children are dependent upon their parents for security, affection, and

other basic needs, the fulfillment of these responsibilities has an impact on family members as well as the community. The decision to parent is best made by considering one's values and attitudes about parenthood, the responsibilities of caring for children, and the consequences of one's decision for family members and the community.

Careful consideration of one's readiness for marriage and parenting can be made with adequate and reliable information about the responsibilities associated with each of these roles. Once adequate information is obtained, it is important to use the practical reasoning process to evaluate alternative choices using one's values and anticipating the consequences of each choice on one's life and the lives of others. When considering marriage and parenting, practical reasoning can help one make a choice that is best for self and others.

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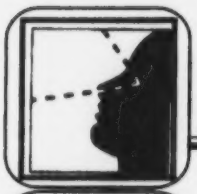

Building Strong Families

Learning Activities

1. Role of the family

a. Review the functions of a family developed in Activity 1a of the Managing Work and Family Responsibilities module. Using classroom resources such as a dictionary, textbooks, and audiovisual materials, research and compare various definitions of the word *family*. Choose those definitions you believe best describe the meaning of a family and reach a class consensus on one definition. In small groups, choose one or more of the objects or concepts listed below and explain how a family could be like that object(s) or concept(s). Share your responses with the class. Develop additional comparisons that reflect the meaning and importance of families by completing the sentence, "A family is like a . . . because . . ." Display your responses in the classroom.

(1) Warm blanket
(2) Evergreen tree
(3) Flower garden
(4) School
(5) Roller coaster
(6) Democracy
(7) Library
(8) Bank
(9) Life preserver
(10) Airplane

Discussion Questions

- *Why are families important to individuals? Society?*
- *What happens when families don't fulfill their various functions?*
- *How is the concept of family represented in your life-management plan goals?*

Teacher Note: The metaphors selected as examples for this activity all reflect the characteristics of strong, functional families and are designed to help students explore the meaning of families and their importance in our society. However, student responses to the metaphors may reflect personal experiences in troubled families. As part of the classroom discussion for this activity, it may be helpful to distinguish between strong, functional families and troubled families, as described in the teacher background information. Activity 2a of this module is designed to help students develop the concept of strong, functional families.

b. Use the questions below to interview adult family members, including a senior citizen and a parent or guardian, about the role families have played in their lives. Summarize your findings and describe what families mean to individuals and to our society.

(1) What do you like best about your family?
(2) What do you consider to be the strengths of your family?
(3) What is one thing your family does to support you in something you do at school, at work, or in the community?
(4) When you were a teenager, what was the most important thing your family did for you?
(5) What is the most important thing families can do for teenagers in today's society?
(6) What is the difference between what families are like today and what they were like when you were a teenager?
(7) What makes families strong?

c. **Action Project:** Choose a culture different from your own and research the traditions and customs of families in that culture. Compare the traditions and customs of the families in that culture to those of your own family. Write a paper about your findings and identify how families fulfill similar functions regardless of culture.

2. Functional family

a. Using **Nurturing Families and Troubled Families** (p. 164), view excerpts from movies or television shows. Check those behaviors or actions you observe the characters in the programs using. Summarize whether families in the programs are mostly nurturing or mostly troubled. Justify.

Discussion Questions
- *Which of the television families did you observe that would be good models for family interaction? Why?*
- *What are the most important characteristics of strong families?*
- *What consequences did you observe as a result of the actions of the strong families in the television programs?*

b. Ask a teacher at your school who specializes in literature to select short stories, novels, and poetry that illustrate families in different cultures, community settings, and historical periods. In cooperative learning groups, select and read one or more pieces of the literature, comparing the families represented in each piece with the characteristics of strong families. Present a summary of what you read to the class and explain whether the families represented in the literature would be considered strong families. Cite specific examples from the literature to support your findings.

Building Strong Families

c. Create a bulletin board entitled "Building Strong Families" that depicts examples of strategies used to maintain strong, functional families, such as those listed below.

(1) Use good communication skills
(2) Show commitment to other family members
(3) Display unconditional love in caring ways
(4) Use support when needed
(5) Accept responsibility for working out problems and challenges

Discussion Questions
- *What skills do you need to build strong families?*
- *Which skills do you possess now? Which skills would you like to develop?*
- *What action could you take to develop these skills?*

d. **Action Project:** Set a goal with regard to spending time with your family and plan a family activity that allows time for interaction with family members. Following the activity, interview family members to determine what they thought about the activity. Keep a journal or write an essay about the experience.

e. **FHA/HERO:** Sponsor a "Strengthening Families Olympics." Develop a case study involving each of the family situations identified below. Place each case study at a station around the classroom. In small groups, visit each station, and resolve the case study using the practical problem-solving process. Take turns presenting your solutions to the class in a role-play. Award points to groups based on the use of practical problem solving skills, whether or not their solution is ethical, and whether or not the solution will contribute to building a strong family. Award medals to those groups with the highest scores.

(1) Conflict between siblings
(2) Conflict between a parent and a teenager
(3) Situation in which a family member feels ignored
(4) Scheduling conflict between a family activity and a work activity
(5) Situation in which a family members feels the need for more privacy

Discussion Questions
- *How do the solutions to your case studies illustrate ways to build strong families?*
- *How did you decide whether your solution in each situation was ethical?*
- *Do most families face these types of problems? Why or why not?*

f. **FHA/HERO:** Design a placemat or tray liner with information and word games or mazes related to strategies for building strong families. Print the mats or liners and distribute them to local restaurants popular with families.

g. In cooperative learning groups, select one stage of the family life cycle and explain some possible needs and wants of family members at that stage. Make a poster that illustrates your ideas. Display all the posters in the classroom and compare and contrast the needs and wants of family members at various stages throughout the family life cycle. Identify strategies you could use to assess the needs and wants of family members such as those listed below.

(1) Observing behavior
(2) Asking questions to determine feelings, needs, and wants
(3) Empathizing with the perspectives of others
(4) Becoming aware of developmental characteristics

Discussion Questions

- *Why is it important to be aware of the needs and wants of other family members?*
- *How can an awareness of these needs and wants contribute to building a strong family?*
- *What happens when needs or wants of family members are not met?*

h. Write a journal entry about your present role in a family and the role you envision playing in your future family as reflected in your life-management plan goals. Use the following questions to reflect on your needs and wants as a family member.

(1) What are your needs with regard to a family at this time in your life? How will those needs be the same and/or different in five years? Ten years? Twenty years?
(2) Which needs are presently being met? Unmet? Why?
(3) What are your expectations with regard to your family ten years from now? Twenty years from now?
(4) What similarities would you like to see between your present and future families? What differences would you like to see?

3. Family change and stress

a. Collect newspaper articles that illustrate changes and events that cause stress in families. Make a list of these changes and events such as the ones listed below. Explain why such changes and events can be stressful for families. Review the list of sources of support you developed as part of Activity 4a in the Relating to Others module. Discuss how knowing how having a family stress management plan and support system is important to your life-management plan.

(1) Parents' divorce
(2) Birth of sibling
(3) Loss of job
(4) Death of grandparent
(5) Moving
(6) Award for family member
(7) Wedding
(8) Jailing of parent
(9) Grandparent moving in
(10) Sibling moving out
(11) Failure in school
(12) Breaking up with dating partner
(13) Death of family pet

Discussion Questions

- *Why should you be concerned about family change and stress?*
- *What are the consequences of family change and stress for strong families?*
- *How do strong families go about dealing with change and stress?*

b. Write a story describing a stressful time in the life of a family and how the family dealt with the situation. In pairs, share your stories and identify the strategies used to deal with change and stress. Explain the consequences of the various strategies. Make a poster illustrating strategies that have positive consequences such as those listed below.

(1) Realize you are not alone in experiencing stress or crises.
(2) Gather a support system of people that you can talk to. Share your feelings with friends and family. Get outside help when it is needed.
(3) Set your priorities and concentrate on dealing with one thing at a time.
(4) Practice personal wellness strategies, such as eating well, exercising, and getting enough sleep.
(5) Maintain a positive attitude, realizing you cannot control all things.
(6) Discover something positive in the situation and focus on it.
(7) Be supportive. Listen to and help others.

Discussion Questions

- *Could more than one strategy be used to deal with family change and stress? Why or why not?*
- *Which strategies have positive effects for self, family, and others?*
- *What happens when a family is unable to deal with change and stress?*

4. Love, commitment, and mate selection

a. Write a definition for the word *love* on a sheet of paper. Share your definition with the class and record common characteristics of all the definitions. Using resources, explain different types of love and relate each type to the various definition given in class. Identify types of love important to each of the situations below.

(1) Between parents and children in a family
(2) Between two people considering marriage
(3) Between two people who are dating
(4) Between two people who are friends

Discussion Questions
- *What types of relationships involve love?*
- *Why is love important to strong families?*
- *Does your definition of love change when you are talking about family, friends, dating partners, and spouses?*
- *Are loving relationships part of your life-management plan? Why or why not?*

b. Using resources, define *commitment*. Explain the types of commitment involved in each of the following situations.

(1) Owning a car
(2) Being a student
(3) Being a babysitter
(4) Being a family member
(5) Being a citizen
(6) Having children
(7) Having a pet
(8) Having a boyfriend or girlfriend

Discussion Questions
- *Why is commitment important to building strong families?*
- *Why is it important to consider your level of commitment before deciding whether or not to get married? To have children?*
- *How can you tell when someone is committed to a relationship?*

c. Write a journal entry about your present and future commitments in relationships. Use the questions below to reflect on your commitments.

(1) What are your present relationship commitments?
(2) What is the biggest commitment you have ever made in a relationship?
(3) What success have you had with making commitments?
(4) What relationship commitments do you expect to make in the next five years? Ten years?
(5) What will you need to do in order to be ready for these commitments?

d. In cooperative learning groups, complete **What Characteristics Are Important in a Marriage Partner?** (p. 165). Sort concept strips into groups that are important or unimportant, and prioritize characteristics that are important to least important.

Discussion Questions
- *What are your expectations for a marriage partner?*
- *What responsibilities will your partner need to fulfill in a marital relationship?*
- *What responsibilities will you have in the marital relationship?*
- *Will you find someone who will have all the qualities you would like in a marriage partner? Why or why not?*

e. Invite a marriage counselor to class to explain the responsibilities of married life. Develop a list of questions regarding marriage responsibilities and readiness and take turns posing the questions to the speaker. Following the presentation, state one new idea you learned regarding marriage responsibilities and readiness. Listen to the responses of each of your classmates.

Discussion Questions
- *Why is it important to enter into lifetime commitments carefully?*
- *What is the difference between having a relationship with someone and making a lifetime commitment?*
- *What is the most difficult part of a long-term relationship? The easiest part?*
- *How old should someone be before getting married?*

f. Examine the life line you drew earlier in the course and placed in your life-management plan folder. Calculate how many years you anticipate being married in your lifetime. Write the goals you have with regard to that relationship. Then write a paragraph assessing readiness for marriage and place it in your life-management plan folder.

5. Parenthood a. **FHA/HERO:** Invite a panel of parents to class to discuss responsibilities of parenthood. Divide the chapter into the listening teams identified below and share your findings following the presentation.

(1) Team 1: List the responsibilities of parenthood.
(2) Team 2: List the joys and rewards of parenthood.
(3) Team 3: List practical problems most parents face.

Discussion Questions

- *Why is it important to be ready for parenthood?*
- *What are the consequences of unplanned pregnancy? Of parenting before you are ready?*
- *What are the consequences when parenting responsibilities are not met?*
- *What actions are the most desirable for parents when it comes to their parental responsibilities?*

b. Imagine that you are a parent. Write a paragraph describing what you would do if you found yourself in each of the following situations. Explain whether or not you feel ready to deal with these types of problems at this time in your life.

(1) Your child becomes sick and you have plans to go out for the evening.
(2) Your baby wants to sleep during the day and not during the night.
(3) Your childcare bill is eating up your paycheck.

c. In small groups, complete **Case Studies** (p. 166). Review **Readiness Factors for Parenting** (p. 167). Explain which factors you considered when making your decision about parenting readiness in the case studies.

d. Choose several goals from those in your life-management plan and describe what would happen to each of those goals if you suddenly became a parent. Indicate on your life line where you would most like to become a parent. Justify your decision. In pairs, share your thoughts and feelings about becoming a parent as part of your life-management plan.

e. Write a journal entry about your personal readiness for parenthood. Use the questions below to reflect on the responsibilities of parenthood and the importance of planning for this role.

(1) What are the most important responsibilities of a parent?
(2) What are the advantages of being a parent? The disadvantages?
(3) What skills would you need to have in order to be a parent?
(4) Which of these skills do you possess now? Which would you need to develop?
(5) Do you feel you would make a good parent at this time in your life? Why or why not?
(6) How should you go about determining whether or not you are ready to be a parent?

Building Strong Families

Assessment

Paper and Pencil

1. Identify three characteristics of functional families.
2. Given a case study, evaluate the role of families in meeting the needs of individuals at each stage of the life cycle.
3. Identify at least two strategies to assess the needs and expectations of all family members.
4. Without the aid of references, identify four strategies to create and maintain a strong, functional family.
5. Given case studies, identify appropriate strategies for dealing with family change and stress.
6. Without the aid of references, analyze three factors influencing mate selection.
7. Given information about a personal life-management plan, assess responsibilities of and personal readiness for marriage and family life.
8. Given information about a personal life-management plan, assess responsibilities of and personal readiness for parenthood.

Classroom Experiences

1. Interview family members about the role families have played in their lives. Summarize your findings and describe what families mean to individuals and to society.
2. View excerpts from movies or television shows. Summarize whether families in the programs are mostly nurturing or mostly troubled.
3. Read one or more pieces of literature about families, comparing the families represented in each piece with the characteristics of strong families. Present a summary of what you read to the class and explain whether the families represented in the literature would be considered strong families. Cite specific examples from the literature to support your findings.
4. Write a journal entry reflecting on your needs and expectations as a family member.

5. In small groups, read case studies and determine whether or not the individuals in the case studies seem ready for parenting. Justify your decision and explain which factors you considered when making your decision about parenting readiness in each case study.

6. Write a journal entry about your personal readiness for parenthood.

Application to Real-life Settings

1. Choose a culture different from your own and research the traditions and customs of families in that culture. Compare the traditions and customs of the families in that culture to those of your own family. Write a paper about your findings and identify characteristics common to strong families regardless of culture.

2. Schedule a family activity to enhance family interaction. Keep a journal or write an essay about your experiences .

Nurturing Families and Troubled Families

Researchers have found that strong, healthy families have several characteristics in common. The lists below represent the characteristics of strong, or nurturing, families and those that may be present in troubled families.

As you study these characteristics, think about these questions:

- How would it feel to be a member of a nurturing family? A troubled family?
- Is it possible for families to exhibit all the characteristics of nurturing families all of the time? Why or why not?
- Why should families strive to be strong and nurturing?
- What goals do you have for your own family experiences?
- What skills are needed to build and maintain strong, healthy families?

Characteristics of Nurturing Families

Appreciate and respect each other
Plan to spend time together
Use good communication skills to listen, share, and resolve conflict
Have a strong sense of family with rituals and traditions
Share religious and/or ethical and moral values
Deal positively with crises
Affirm and support each other
Have a sense of play and humor
Have a sense of shared responsibility
Balance needs for interaction and needs for privacy of family members
Seek help for problems when needed

Some Possible Characteristics of Troubled Families

Spend little time together
Avoid real contact with each other
Abuse family members physically and/or verbally
Deal with crises in negative ways such as showing diminished respect or understanding for one another
Are resistant to compromise
Rarely have family routines, rituals, or traditions
Neglect each other's needs
Behave in uncaring ways toward one another

What Characteristics Are Important in a Marriage Partner?

Write the personal characteristics below on index cards or strips of paper and sort them into three stacks according to the criteria below.

- Stack 1: Those characteristics that are essential in a marriage partner
- Stack 2: Those characteristics that would be good for a marriage partner, but are not essential
- Stack 3: Those characteristics that are unimportant in a marriage partner

Once you have established your three stacks, select three items from the first stack to illustrate the most important personal characteristics of a long-term relationship. Share your selections with the class and justify your decision. Compare your top three characteristics with those selected by others in the class. Reflect on the questions below.

What might happen if a marriage partner did not possess your most important characteristics?
How did you go about deciding which characteristics were most important? Least important?
How would these characteristics be the same as or different from the characteristics important to a friend? A parent?

Possesses attractive physical features
Is well established in a career
Has money saved in the bank
Has a high school diploma
Has a college diploma
Lives independently from parents
Is in good health
Has good wellness habits such as eating well, exercising, and managing stress
Owns a car
Spends regular time with friends
Spends regular time with family
Has religious and/or moral and ethical values
Is well informed about current events
Has health insurance
Provides for own needs (food, clothing, and housing)
Works to achieve long-term and short-term goals
Uses good interpersonal communication skills
Dresses neatly, attractively, and is well-groomed
Keeps living environment clean and neat
Thinks of others before taking action
Deals with crises in positive ways
Expresses feelings constructively
Has a hobby
Earns a lot of money
Remembers special occasions such as birthdays of family and friends
Has a sense of humor

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Case Studies

Directions: Read the case studies below and determine whether or not the character or characters are ready for parenthood. Share your decisions with the class and justify your choices.

Tina and John have been married for four years. John has been laid off from his job several times during their marriage and Tina's wages are low. They have always been able to pay their rent on time, but never have any extra money to save for a second car or to buy a house or go on vacation. Tina wishes she could get training to be a dental assistant, but her family and friends have started to "hint" that it's time she get pregnant. Tina worries how they would ever afford a child. Are they ready?

Heather has been feeling lonely. At seventeen years of age, she is the youngest child in the family, and the rest of her brothers and sisters are gone from home. Her mother is usually at work. Heather has a boyfriend, but the "spark" in their romance seems to have disappeared. Lately, Heather has been dreaming about having a baby. She wants companionship and is ready to give love and also receive it. She has told you her idea and asked your opinion. What will you tell her?

Mike and Brenda have been married for seven years. They have traveled a lot and are very content and secure in their marriage and their jobs. It is obvious to people that they love each other very much. They have been talking about trying to get pregnant for some time, but still wonder about the big adjustment it will be. They worry that they might change their minds or that they might feel "tied down." They wonder if they are really ready.

Larry and Cherie are both professionals and have good -paying jobs, a nice house and two cars. Recently, their relationship has drifted apart and they do not seem as close as they once were. They don't ever seem to have anything to talk about, so John wonders if having a baby might give them something in common and that maybe it would help their marriage. What do you think? Are they ready for a child? Why or why not?

Source: *Parenthood Education Curriculum*. Salem, Oregon: Oregon Department of Education, 1990.

Readiness Factors for Parenting

Below are listed several readiness factors for parenthood. Under each factor are questions to consider when making a decision about parenting readiness. There are no right or wrong answers to these questions, but considering them will help to determine if and when you are ready to be a parent.

1. **Knowledge of Child Development and Child Care**
   How much do you know about the needs of infants and children?
   Which needs do you feel you'll have most difficulty meeting?
   To what degree are you aware of child care routines?
   How much do you genuinely like children?

2. **Patience with Young Children**
   How much patience do you have with the monotonous routines of child care?
   How thoroughly have you considered and discussed the commitment involved in parenting?
   What can you use as outlets from the frustration and routine of child care?

3. **High Levels of Energy**
   Do you have significant limits to your energy or in your general health that might hinder the care giving you could offer a child?
   To what degree does you normal workday drain you of energy to devote to spouse and child?
   What methods could you use to assist with limited energy resources?

4. **Ability to Postpone Personal Priorities in Favor of the Needs of the Child**
   How will you go about settings priorities?
   How ready are you to put aside or postpone some of your personal priorities?
   How willing are you to give up some of your personal time to meet the needs of a child?

5. **Equality of Parenthood Role Between Mother and Father**
   How equally do you distribute tasks?
   How thoroughly have you considered the changes that will occur with parenthood?
   How will issues of inequality in tasks or roles be resolved?

6. **Material Resources**
   To what degree are you aware of the costs of beginning parenthood?
   How financially ready are you for parenthood?
   Will parenthood curtail a portion or all of an income?
   Do you have appropriate living space for a child?

7. **General Readiness**
   Have you established a mutually satisfying relationship with your partner?
   Do you have good communication patterns with your partner?
   Are you in good health?
   Do you have a network of support from friends, relatives, and the community?

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Planning for a Career

Module Overview

Practical Problem: What should I do regarding planning for a career?

Competency 3.0.5: Develop strategies for lifelong career planning

Competency Builders:

3.0.5.1	Analyze value of work ethic in relation to personal and family values and goals
3.0.5.2	Analyze significance of work for self, family, and society
3.0.5.3	Define the career-planning process
3.0.5.4	Assess knowledge, attitudes, skills, and aspirations
3.0.5.5	Research world of work
3.0.5.6	Identify job search skills
3.0.5.7	Identify strategies for getting, keeping, and advancing in a job, and increasing wages
3.0.5.8	Evaluate career choices in relation to life-management plan
3.0.5.9	Evaluate interrelationship between career choice and lifestyle
3.0.5.10	Identify strategies for dealing with career successes, changes, and/or disappointments
3.0.5.11	Identify factors that impact current and future career choices

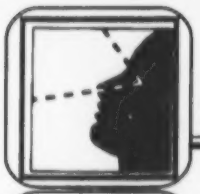
Supporting Concepts:

1. Career-planning process
2. Significance of work
3. Factors impacting career choice
4. Interrelationship between career choice and lifestyle
5. Workplace trends
6. Job search skills
7. Employability skills
8. Strategies for dealing with career changes

Teacher Background Information

Rationale

Making choices about the direction of a lifelong career is a key aspect of life planning. During adolescence, students can take the greatest advantage of educational opportunities and information available to them about career planning. Since adolescence is a critical time for the formation of work-related orientations and identity, encouragement, information, and career development activities can help in forming short-term and long-term career goals that focus youth on completing high school and taking advantage of experiences that can lead to a meaningful career.



Planning for a Career

Problems with personal management of careers in new employees and experienced workers result in declining productivity, increased grievances, high absenteeism, and increased injuries. These problems develop when employees have vague goals and ambitions with little or no real understanding of how to pursue them through appropriate training, alternative career tracks, or promotions. This reality has prompted employers to invest training dollars to develop personal career management skills and to promote career planning and management programs in schools. "A strong foundation of . . . self-esteem, motivation or goal setting, and employability or career development influences the behavior, attitudes, and desires of workers and ultimately contributes to an organization's ability to carry out its mission and strategies (Carnevale, et al., 1990, p. 211).

Many individuals joining the work force today, such as women, minorities, and low income individuals, lack the personal and career management skills needed to locate, obtain, keep, and advance in a career. They may have the motivation to seek work, but are not likely to be hired because of their inability to respond to job advertisements and interviews. Once in a job they may underestimate their potential or be restricted by job politics and stereotyping. With strategies to deal with contemporary realities, they will be better able to contribute to our changing global economy. Developing strategies for lifelong career planning and management becomes increasingly important to the economic and psychological well-being of individuals, their families, and their society.

Background

The term *career*, according to Faust (in Hopke, 1987), refers to a person's entire lifetime sequence of jobs, activities, responsibilities, and services performed. The term *career planning process* refers to those aspects of an individual's personal growth and development that are related to his or her preparation for satisfying roles in personal, family, and work settings. *Strategies*, in this context, refers to the processes that an individual uses to make one's career better.

Career development is a lifelong process of career planning, career management, and career change. This process involves knowing oneself, considering personal goals, studying the world of work, being a good problem solver and decision maker, and making an open-ended career plan (Faust in Hopke, 1987). Individual career planning involves continuous evaluation and reassessment of

(1) self: one's values; likes and dislikes; interests and aspirations; needs and goals; strengths and weaknesses; skills, knowledge, and abilities; accomplishments; and developmental needs
(2) the environment: present job; organization skill needs; business outlook; career paths; policies and practices; educational options; and economic, political, and technological changes
(3) life context: career-life stage; marriage and family relationships; physical and psychological health; and financial status
(4) opinions of supervisors, spouse or other family members, staff and/or friends
(5) integration and match analysis of self-assessment and environmental assessment
(6) personal goals and action plan: short-term and long-term goals; next career steps; and career action projects
(7) actions taken to implement career goals: self-development, self-marketing, work experience, mentor, education, and job moves (Carnevale, et al., 1990).

Planning for a Career

As with any major life choices, career planning is a problem-solving process in which an individual deals with the three systems of action: technical, interpretive, and critical (Brown, 1979). All three interrelated types of action are needed to make the best life planning decisions.

Taking technical action involves collecting information to better know oneself, the job opportunities, and factors influencing the changing world of work. Technical questions individuals need to ask themselves as they plan their careers include:

What are my knowledge, personal values, attitudes, interests, goals, abilities, and skills?
What are my strengths and needs?
What knowledge and skills do I need to achieve my aspirations?

Information about one's personality and skills are important to career planning. Skills, ability, and knowledge can be identified by a variety of checklists (Hirsch, 1990; Bolles, 1992; Krannich & Krannich, 1990) with the help of a mentor, teacher, counselor, experienced relative, or friend who can make realistic assessments. People function best in work environments that are compatible with their personalities. Information about personality traits can be obtained by

(1) asking parents, teachers, or counselors to identify one's strengths and weaknesses
(2) taking the Myers Briggs Type Indicator to understand one's personality (Fitzsimmons, 1990)
(3) taking SIV to measure the relative strength of six interpersonal relationship values such as support, conformity, recognition, independence, benevolence, and leadership
(4) taking OVIS II, and Ohio Vocational Interest Inventory, to assess interests in 24 occupational clusters (Bhaerman, 1987)
(5) using work values exercises to clarify personal values and job environments, and
(6) thinking of other ways to understand oneself in relation to job markets

Taking technical action also involves understanding the world of work and career options. Such action involves seeking answers to such questions as

What jobs are needed in the area in which I want to live?
What jobs will be needed in the future?
What knowledge, skills, attitudes, and values are needed to be successful in those jobs?

These questions can best be answered through two methods of career research: using published materials and informational interviewing. Key references for answering these technical questions include the *Encyclopedia of Careers and Vocational Guidance* (Hopke, 1987), *Dictionary of Occupational Titles*, and *VGM's Careers Encyclopedia*. Informational interviewing means talking with experienced people in the career area of interest, extending new network contacts (Yeager, 1988), or using the electronic computer environment to expand career options and their requirements.

Other pertinent information in the career planning process includes the characteristics employees are looking for in potential employees. Through recent discussions with business owners, public employers, unions, workers, and supervisors, the Labor Secretary's Commission on Achieving Necessary Skills

(SCANS) found the need for five job performance competencies: the ability to (1) identify, organize, plan, and allocate resources; (2) work with others; (3) acquire and use information; (4) understand complex interrelationships among social, organizational, and technological systems; and (5) work with a variety of technology. These require a three-part foundation: basic skills—reading, writing, performing arithmetic and mathematical operations, listening and speaking skills; thinking skills—creating, making decisions, solving problems, visualizing, learning, and reasoning; and personal qualities—displaying responsibility, self-esteem, sociability, self-management, integrity, and honesty.

Many external factors impact individuals' career planning. Changing world conditions such as economic, political, and technological developments are factors that are constantly changing and influencing career plans. For example, economic change caused by political policy influences the job market. Once in a job, new technological and structural changes place increasing demands on the ability of workers to adjust to the change. Family characteristics and stages can also affect career planning decisions. Socioeconomic theory of career development explains how family background, culture, social and economic conditions, and other factors outside individual control can strongly influence one's identity, values, and overall human and career development.

After collecting data about oneself, possible jobs, and external environmental factors, interpretive action is needed to analyze the information found and relate this information to one's own characteristics, needs, and interests. Interpretive questions include the following:

Which jobs of the future best meet my interests, aspirations, and present knowledge and skills?
What knowledge and opportunities may I have for advancing in this career?
What other factors, beyond knowledge and skills, may affect my success in this career?

Interpretive action can take several forms such as personal reflection and analysis and discussions with others. Through discussions with others, individuals can examine complex relationships among job options, factors influencing the job market, and the individual's strengths and weaknesses. In supportive and encouraging discussions, meanings concerning personal strengths and weaknesses, how strengths might make possible successes in some specific career areas, and/or how personal potential might be developed can be examined and analyzed. Similarly, discussions with others can help individuals improve their weaknesses to ensure success in a job of interest. At this point, an individual needs to move to a critical mode of action.

In critical action, individuals deliberately, critically, and reflectively, evaluate the career plan as a whole. Critical action questions include:

Are these good reasons for me to pursue this career? What values motivate me?
Will this career meet my goals and be compatible with my values?
Is this plan workable for me and my family?
Will this career be in the best long-term interest of my family, society, and me?
Is this career plan morally defensible?

Critical action would also include evaluating the empirical data and interpretations of that data to determine if there are any misunderstood or distorted meanings. Unrealistic or too high expectations can lead to disappointment and disillusion, reducing motivation and success. Conversely, underestimating one's ability or potential of career areas can also limit one's success.

As one manages career progress and changes, job search skills will be needed. A variety of job searching skills can be used with varying effectiveness. Personal contacts are most effective, with 68 percent of candidates in one study reporting finding jobs in this way (Bolles, 1992). This includes applying directly to employers, and asking friends and relatives about jobs where they work and elsewhere. Other methods include answering local and nonlocal newspaper ads, using private and state employment services, taking civil service tests, asking teachers or professors, placing ads in local and nonlocal newspapers and professional or trade journals, and utilizing trade organizations and school placement services.

There is little doubt that career planning can enhance students' success on the job. An awareness of the process and the three types of action needed to make effective career choices will prepare students to make a significant contribution to the workforce of the future.

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Learning Activities

1. Career-planning process

a. **FHA/HERO:** Survey chapter members to determine types of careers identified in their life-management plans. In small groups, choose a career cluster, such as those listed below, and create a display about that career cluster in one area of the classroom. Use the theme "Spotlight on Careers." Use magazines to find pictures of various workers on the job. Display these pictures with information about the careers, such as job openings, recruitment posters, job descriptions, and job outlook. Be prepared to add information to your group's display as you complete the learning activities in this course.

(1) Artistic: the literary arts, the visual arts, the performing arts, crafts, and modeling
(2) Mechanical: engineering, management, technology, crafts workers
(3) Industrial: production technology, production work, and quality control
(4) Scientific: physical sciences, life sciences, medical science, and laboratory technology
(5) Plants and animals: farming, forestry, and fishing
(6) Leading and influencing: education, law, business administration, finance, and social research
(7) Physical performing: sports
(8) Accommodating: hospitality, beauty, or passenger services
(9) Humanitarian: mental, spiritual, social, physical, or vocational assistance to others
(10) Business detail: administrative, record-keeping, and financial detail
(11) Selling: sale of goods or services
(12) Protective: safety and law enforcement

b. Choose a career setting that you would like to observe and plan a job shadowing experience. Contact an employee in your chosen job setting and arrange to observe that person on the job. Choose one or more of the areas of exploration listed on **Job Shadowing Experience: What's Your Focus?** (p. 185). Complete the observation and write a summary of your findings. Arrange to present your findings to the class and to listen to the experiences of your classmates, so that job shadowing reports will be given daily throughout the career planning unit.

Discussion Questions

- *What was the most valuable thing you gained from this experience?*
- *What did you learn about the career that you did not know before the experience?*
- *How has this experience influenced your life-management plan?*

c. Make a list of nontraditional jobs for women and nontraditional jobs for men and post these in the classroom. Identify reasons why jobs are segregated on the basis of gender, such as those listed below. Invite a panel of women who have advanced in careers traditionally held by men (such as engineering, construction, public service, medicine, law, or architecture) to discuss strategies for succeeding in nontraditional careers and the consequences of their career choices. Following the presentation, write a journal entry explaining whether your career interests represent traditional or nontraditional career choices and what you would do to cope with sex-role stereotypes in the workplace.

(1) Sex discrimination in employment practices
(2) Social pressures
(3) Sex-biased education practices
(4) Sex-role stereotypes at home, school, and work
(5) Lack of role models
(6) Physical unpreparedness

(Source: ONOW Curriculum, Office of Gender Equity, Ohio Department of Education, 1990).

Discussion Questions

- *What are the underlying beliefs behind classifying jobs by gender?*
- *Should job's be classified on the basis of gender? Why or why not?*
- *What are the benefits of selecting nontraditional work?*
- *Why does classifying jobs as traditional or nontraditional limit career options?*

d. Examine **Career Planning** (p. 186). Obtain a copy of your Individualized Career Plan (ICP) from your school records. Using the ICP and your life-management plan, list information you already have to use in career planning and information you need to obtain. Create a Career Path Profile folder to organize your career planning information.

Discussion Questions

- *Why is career planning important?*
- *Why are these types of information important to career planning?*
- *What would happen if you did not consider each aspect of this information in career planning?*

e. Invite the career education coordinator or school counselor to present various ways to assess the personal information for career planning such as personality traits, job preferences, interests, and skills. Choose and complete appropriate assessments and add the results to your life-management plan folder.

f. Make a list of sources of information for career planning, such as those listed below. Post this list in the classroom. Add examples of the sources to your career cluster displays.

(1) People who have work experience
(2) Guidance counselor or career education coordinator
(3) Personal observations of people in the workplace
(4) Professional agencies and groups
(5) Books and magazines about careers
(6) Personal work experience
(7) Employers
(8) Sources that identify job openings

Discussion Questions

- *What are the consequences of using each of these types of information to learn more about careers?*
- *Which types of information are most likely to be reliable? Why?*
- *Which information sources would you be most likely to use in your career planning? Why?*

g. Using your Individualized Career Plan, determine three careers that match your personal information. Use the *Occupational Outlook Handbook*, the *Ohio Career Information System*, or other career information resources to research these three careers. Complete **Investigating a Career Option** (p. 187-188) for one of the three. Based on the information you have researched, set your educational goals for each career path, and list three resources you could use to help you reach these goals.

h. **Action Project:** Complete the FHA/HERO Power of One project Working on Working.

2. Significance of work

a. **FHA/HERO:** Interview seniors at your high school to determine what they will be doing after high school and what they would like to be doing at age 30. Compile responses and classify according to various activities and careers. Compare responses of male and female students.

Discussion Questions

- *Is a career or work role of some kind part of most students' future plans? Why or why not?*
- *How will these career choices affect lifestyles?*
- *Were the post-high-school plans related to the plans for age 30? Why or why not?*

b. In pairs, select a photograph from your career display that shows a worker on the job and answer the questions below. Explain why you believe work is important to that particular person.

(1) What is the level of education necessary for this job?
(2) Describe the company that employs this worker.
(3) What is the level of earnings for this worker?
(4) What are this worker's coworkers like?
(5) Describe how this work role influences family life.
(6) What effects does this job have on the worker's mental and physical health?

Discussion Questions

- *Why is work a significant part of life in most cultures?*
- *Will work be a significant part of your life? Why or why not?*
- *How can you choose a career that will fulfill your needs and goals?*

c. List reasons people work, such as those listed below. Complete **Why Do You Want to Work?** (p. 189). Write a paragraph explaining the significance of work to your life-management plan and add your paragraph to your Career Path Profile folder.

(1) Obtain financial resources
(2) Gain personal satisfaction and self-worth
(3) Interact with others
(4) Develop self, learn, and grow
(5) Gain prestige or status
(6) Contribute to health
(7) Fulfill needs for self-expression
(8) Participate in cooperative and interdependent workplace

Discussion Questions

- *What values are represented in your career choice?*
- *What rewards do you hope to reap from your career experiences throughout your life?*
- *Can you fulfill the responsibilities of your chosen career and still maintain your values?*
- *How will your work experiences assist you in achieving your life-management plan goals?*

d. Using resources, define *work ethic* (Suggested definition: an individual's or a society's attitude and philosophy about work). Explain the American work ethic that all able-bodied people should work and that work should be a major part of people's existence. Review your life-management plan and determine whether or not this work ethic is reflected in your personal and family goals.

Discussion Questions

- *Why is the American work ethic important to our society?*
- *What are the consequences of this philosophy toward work?*
- *What values are reflected in this philosophy?*
- *How does the American work ethic compare to how you feel about work?*
- *What happens when your work ethic is different from the American work ethic?*

e. **Action Project:** Write a report on two countries comparing the work ethic, standard of living, and the role in the world economy of each country.

f. **FHA/HERO:** Invite a social worker to class to discuss the concept of public assistance and its impact on the work ethic. In listening teams, record information the speaker shares in answer to the questions below.

(1) What are the consequences of growing numbers of Americans on Welfare rolls?
(2) What is the role of government in decreasing dependency on public assistance?
(3) What barriers exist to reducing Welfare rolls?
(4) What new policies or alternative programs could be used to encourage those on public assistance to become self-supporting?

g. **Action Project:** Engage in a part-time job experience, either as a paid employee or volunteer. Keep a journal about the value of your experiences. Use the following questions for reflection.

(1) What are the rewards of this work experience?
(2) How can this experience prepare you for your future career?
(3) What skills have you used as you performed the responsibilities for this job?
(4) What new skills have you learned?
(5) What work behaviors would lead to success in this field?

3. **Factors impacting career choice**

a. Design a bulletin board entitled "Choosing Careers: What Should You Consider?" and highlight the questions below.

(1) Does this career match my attitudes, interests, and skills?
(2) Is this career consistent with my values, goals, and desired lifestyle?
(3) Will this career impact my family in positive ways?
(4) What are the job conditions, required training, and responsibilities?
(5) What is the employment outlook of this job?
(6) What are the benefits of this job? The drawbacks?

Discussion Questions

- *Why is it important to ask these questions when making career decisions?*
- *What would happen if any one of these factors were not considered?*
- *Which factor(s) will be most important to you as you make decisions about your career? Why?*

b. Complete **Factors in Selecting an Occupation** (p. 190-191). Place your responses in your Career Path Profile folder.

4. **Interrelationship between career choice and lifestyle**

a. In small groups, create examples illustrating how each of the following aspects of a job would affect family life. Share your examples with the class and discuss the importance of considering the affect of career on family as you make career decisions. In pairs, examine your life-management plan and predict how your chosen career will influence your goals with regard to your family life.

(1) Job description: duties, work hours, salary, and working conditions
(2) Job requirements: special abilities required, knowledge of equipment, and work experience
(3) Job future: job market and levels of advancement
(4) Job benefits: prestige, travel, and fringe benefits

b. Research and make a chart illustrating the average salaries of various careers in your area. Add this information to your career cluster displays. Add information about the salaries related to your career choice to your Career Path Profile folder. Evaluate whether your career choice would provide adequate financial resources for you to support the kind of lifestyle you want.

Discussion Questions

- *What are the consequences of choosing a career that does not support your lifestyle?*
- *Is the salary level of a job an important consideration before choosing a career? Why or why not?*

5. Workplace trends

a. In cooperative learning groups, read **Ohio Bureau of Employment Services News Release** (p. 192-195) and answer the questions below. Write a summary describing the information in each of the tables and charts provided with the news release. Explain how your career choice might fit into these labor market projections.

(1) How are these projections made?
(2) If you were the governor of Ohio, how would you feel about these projections? Why?
(3) What sector of the economy will see the most number of new jobs? What trends do you think are behind that growth?
(4) Which Ohio industry is expected to see the fastest rate of job growth? What trends do you think are behind that growth?

Discussion Questions

- *Is this a good source of labor market projections? Why or why not?*
- *How could you receive more information from this source?*
- *Should workplace trends be considered in your career planning process? Why or why not?*

b. Based on the above information, research job availability projections related to the various career clusters and add these projections to your classroom displays.

6. Job search skills

a. In pairs, examine the life line you developed for your life-management plan folder and note the locations on that life line where you might be actively searching for a job. Interview each other to determine how you would go about getting a job you really want. Make a list of things you need to do to search for a job. Share your lists with the class and compile a master list of suggestions. Using resources, define the terms below and relate them to the process of searching for a job.

(1) Networking
(2) Employer contacts
(3) Resumes
(4) Information about job openings

Discussion Questions

- *How many times in your life will you most likely be actively searching for a job?*
- *Where did you learn about ways to search for a job?*
- *What skills do you need to get jobs you really want?*

b. Research local businesses that employ workers in the field you wish to be employed. Ask the librarian or career coordinator for assistance. Make a list of five possible employers and complete **Employment Contact Worksheet** (p. 196).

c. Make a list of sources of information about job openings. Compare your list to **Where Do You Look for Possible Jobs?** (p. 197).

d. In cooperative learning groups, choose one of the examples of business correspondence listed below. Using resources, such as a business education teacher or a career coordinator, research strategies for developing that type of document as part of a job search and collect several examples. Present your findings to the class in a group presentation. Individually, write your own resume, cover letter, and follow-up letter to one of the businesses in your chosen field. In pairs, critique each other's work. Rewrite or retype and place in your Career Path Profile folder.

(1) Resume
(2) Cover letter
(3) Follow-up letter

e. Examine an example of a poorly prepared job application. In cooperative learning groups, discuss and revise the application. Share your revisions with the class and make a list of rules to follow when completing a job application.

f. **FHA/HERO:** Invite a panel of employers to discuss successful interviewing techniques. Following the presentation, simulate interviews using school or industry administrative personnel. Critique each other's interviews using **Interview Analysis Sheet** (p. 198). Enroll in the Job Application and Interview Star Event to practice these skills.

7. **Employability skills**

a. Using resources, identify work habits and skills that contribute to success on the job. Write them on posters and display them in the classroom.

Discussion Questions

- *How are these skills similar to or different from those needed to succeed in school?*

- *What skills do you presently have that would lead to your success on the job?*
- *Which skills do you need to develop further to be successful at your job?*

b. Complete **What Should You Do?** (p. 199). Use resources to develop a list of work etiquette rules such as those listed below.

(1) Respect other people's time. Get to work on time and don't waste work time with too much nonwork-related conversation.
(2) Work as part of a team. Don't criticize others and keep confidences and promises.
(3) Look the part. Dress appropriately and be neat.
(4) Respect your boss and do your best to get along with your coworkers.

c. Interview an employer to determine what he or she considers when recommending an employee for advancement. Share your findings and compile a list of characteristics and job behaviors that contribute to employee advancement.

Discussion Questions
- *What is the relationship between salary or wages and job performance?*
- *How does an employer evaluate job performance?*
- *What happens when employees have poor work habits?*

d. In cooperative learning groups, use the **Practical Problem-Solving Think Sheet** (p. 32-33) to determine how you would resolve the situations from **Are You Ready for the Workplace?** (p. 200). Role-play your solution for the class and explain why your solution is ethical.

Discussion Questions
- *What did you consider before deciding what was best to do in each situation?*
- *What criteria did you use to decide if your solution was ethical?*
- *What are the consequences of making unethical choices on the job? Ethical choices?*

8. Strategies for dealing with career changes

a. On the chalkboard, make a list of employment changes that effected your family and friends. Categorize these changes into positive and negative and explain why. Make a list of strategies for dealing with career changes such as those listed below.

(1) Use a network of support such as family, friends, support groups, or professional counselors
(2) Use strategies to reduce stress such as maintaining physical fitness, relaxation techniques, enjoyable activities

(3) Take time to reevaluate your career goals in relation to your life-management plan and develop new goals as appropriate
(4) Plan ways to adapt to temporary or permanent changes in lifestyle that may result from career changes

b. In pairs, select one change identified in the above activity and use the **Practical Problem-Solving Think Sheet** (p. 32-33) to choose a way to deal with the problem or change. Present your solution to the class and justify your decision.

Assessment

Paper and Pencil

1. Given personal and family goals from the life-management plan, write a paragraph analyzing the value of the work ethic in relation to each goal.

2. Without the aid of references, write a paragraph analyzing the significance of work for self, family, and society.

3. Without the aid of references, define each step of the career-planning process.

4. Without the aid of references, identify at least three job search skills.

5. Without the aid of references, identify at least three skills for keeping a job, advancing in a job, and increasing wages.

6. Given personal life-management plan, evaluate career choices with respect to goals, values, and desired lifestyle.

7. Given case studies, evaluate the consequences of the career choice with respect to lifestyle.

8. Without the aid of references, identify at least four strategies for dealing with career successes, changes, and/or disappointments.

9. Without the aid of references, identify at least four factors that impact current and future career choices.

Planning for a Career

Classroom Experiences

1. Choose a career setting that you would like to observe and plan a job shadowing experience. Contact an employee in your chosen job setting and arrange to observe that person on the job. Complete the observation and write a summary of your findings. Present your findings to the class.

2. Determine three careers that match your personal information. Use the *Occupational Outlook Handbook*, the *Ohio Career Information System*, or other career information resources to research these three careers.

3. Write a paragraph explaining the significance of work to your life-management plan.

4. Research local businesses that employ workers in the field you wish to be employed. Make a list of five possible employers, contact them, and keep a record of their responses.

5. Write your own resume, cover letter, and follow-up letter to one of the businesses in your chosen field.

6. In groups, use the practical problem-solving process to determine how you would resolve an example of a workplace situation. Role-play your solution for the class and explain why your solution is ethical.

7. In pairs, select an example of a career change and use the practical problem-solving process to choose a way to deal with the problem or change. Present your solution to the class and justify your decision.

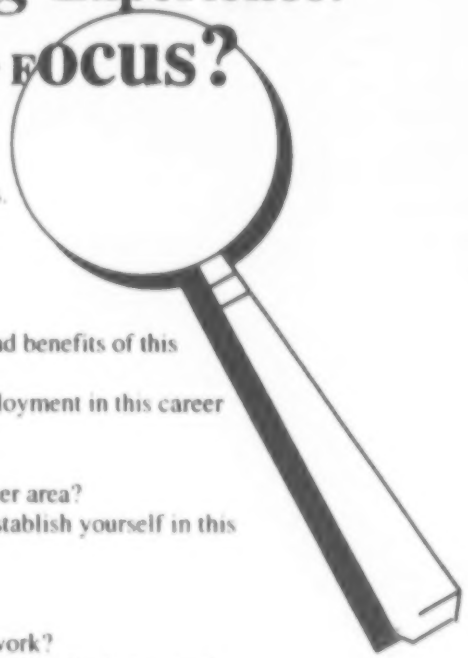
Application to Real-life Settings

1. Write a report on two countries comparing the work ethic, standard of living, and the role in the world economy of each country.

2. Engage in a part-time job experience, either as a paid employee or volunteer. Keep a journal about the value of your experiences.

Job *Shadowing* Experience:

What's Your FOCUS?



As you organize your job shadowing experience, choose one or more or the following sets of questions. Use these questions to guide your observation of the career setting.

Career Planning Focus

1. What are the responsibilities, job requirements, and benefits of this job?
2. What kind of work experience would lead to employment in this career area?
3. What is the employment outlook for this career?
4. What are the steps of the career ladder in this career area?
5. What education and training would you need to establish yourself in this career field?

Work Ethic Focus

1. How do the people in this career feel about their work?
2. Why is this type of work important to them? Their families? Society?
3. How is the American work ethic reflected in this work setting?
4. What work behaviors or conditions support the employees positive attitude about work?
5. What are the benefits of this type of work to the employees? Society?

Work and Family Focus

1. How does this career impact the personal and family lives of the employees?
2. What does the company or employer do to support the employees as family members?
3. What strategies do the employees use to balance work and family roles?
4. How do the personal and family lives of the employees impact this work setting?
5. What skills used in the work of the family are also used in the career setting?

Career Success Focus

1. What work skills are important to success in this career area?
2. What personality characteristics are important to success in this career area?
3. What is the pattern for advancement in this career area?
4. What does the employer consider when recommending someone for career advancement?
5. What are the rules of etiquette in this work setting?

Leadership in the Workplace

1. What does the employer see as the role of leadership in achieving success in this work setting?
2. What leadership skills did you observe in this work setting?
3. What is the hierarchy of this company?
4. How are decisions made?
5. Who has an impact on the future of the company?

Career Planning

Planning a career and making career decisions is a lifelong process. The work that you choose to do affects your lifestyle, your family, and your self-esteem. Seeking information and carefully considering that information can lead to a satisfying career.

Step 1: Collect Information Important to Career Decisions

Information about Yourself

- Aptitudes
- Interests
- Values
- Goals
- Abilities
- Attitudes
- Personality traits
- Job preferences

Information about Careers

- Job description
- Job requirements
- Job future
- Job benefits

Step 2: Interpret the Information and Develop a Plan

Reflect and Analyze

- Which career options best meet my needs, aspirations, knowledge, and skills?
- What knowledge and opportunities do I have to be successful in this career?
- What other factors, besides knowledge and skills, will affect my success in this career?

Discuss with Others

Establish Short-term and Long-term Goals

Step 3: Evaluate the Plan

Ask Yourself

- Are there good reasons for me to pursue this career?
- What values motivate me?
- Will this career meet my goals and be compatible with my values?
- Will this career be in the best long-term interests of my family, society, and me?
- Is this career plan morally defensible?

Investigating a Career Option

Directions: Complete the following chart. Describe each occupational characteristic in as much detail as possible, list your sources of information, and evaluate each characteristic for its acceptableness to you. **Acceptable** means that you have the interest, value, skill, or plan to meet that particular requirement of the occupation. **Not Acceptable** means that you do not have the interest, value, or skill and will not be able to meet that occupational requirement. **Not Relevant** means that the requirement is not relevant to this occupation, to you, or to your circumstances.

Occupation: _____

Characteristic and Description	Sources of Information	Acceptable to my personal interests, values, skills, and goals		
		Yes	No	Not Relevant
Industries, businesses, institutions, or organizations employing people in this field:				
Geographic areas of the country in which the occupation is commonly found:				
Job duties: 1. _____ 2. _____ 3. _____ 4. _____ 5. _____				
Skills needed: 1. _____ 2. _____ 3. _____ 4. _____ 5. _____				
Training required: _____ _____ _____ _____ _____				

Source: *Family and Career Transitions Resource Guide*. Columbus, Ohio: Ohio Department of Education, Vocational Home Economics Section, 1988.

Investigating a Career Option *(continued)*

Characteristic and Description	Sources of Information	Acceptable to my personal interests, values, skills, and goals		
		Yes	No	Not Relevant
Opportunities for advancement:				
Working environment:				
Salary:				
Fringe benefits:				
Employment demand:				
Other positions for which you would qualify:				
Jobs to take while gaining experience or waiting for openings				

Why Do You Want to Work?

Directions: Check the statements below that best describe the reasons you want to work, then answer the questions below

Economic Reasons:

_____ Fulfill survival needs (food, clothing, and housing)
_____ Save for long-term goals (home, car, trips, and education)
_____ Keep a family together during crisis (illness, divorce, and unemployment)
_____ Obtain fringe benefits (health care and life insurance)
_____ Get money and material things
_____ Measure worth as an employee

Personal Reasons:

_____ Develop a sense of achievement
_____ Raise self-esteem
_____ Increase self-confidence
_____ Feel secure
_____ Belong to a purpose or a group of people
_____ Use skills, knowledge, and education
_____ Obtain independence
_____ Direct and influence others
_____ Meet new challenges
_____ Provide for personal growth
_____ Use creative talents and problem-solving abilities
_____ Build character
_____ Stimulate myself
_____ Be recognized and valued by others
_____ Set good example for my children

Social Reasons:

_____ Meet new people and make friends
_____ Be with people who share my interests
_____ Prevent loneliness and isolation
_____ Raise social status
_____ Contribute to a better society
_____ Help others

1. Which of the reasons you selected are most important to you? Why?

2. How will these reasons affect your attitude toward work?

3. What values are reflected in your reasons?

Source: *Family and Career Transitions Resource Guide*. Columbus, Ohio: Ohio Department of Education, Vocational Home Economics Section, 1988.

Factors in Selecting an Occupation

There are several factors to consider in selecting an occupation. How well does the career you investigated fit you in each of these factors? For each factor listed in the left-hand column, make comments in the space allowed in the right-hand column about the fit between the job and you.

Factors	Comments
1. **YOU.** What are your personal characteristics, attitudes, interests, and aptitudes in relation to different occupations? You may have interest in a particular occupation but not have the physical strength or aptitude to succeed in that job. Consider **all** of your personal characteristics and abilities before making the decision.	
2. **THE JOB.** What do performing the job and working conditions entail? Even though you may have the ability to do the job, you may find the work boring, too nerve racking, or too demanding to suit your taste. Where and under what circumstances the work is performed must also be considered. Perhaps you won't like working outside in all kinds of weather or can't stand being confined to a small space.	
3. **TRAINING.** How much preparation is required for the occupation? Does this match what you are willing to get or can afford? If not, look for another occupation—perhaps something involving many of the same activities.	

Source: *Adult Roles and Functions.* Ripley, WV: West Virginia Vocational Curriculum Laboratory, Cedar Lakes Conference Center, 1979.

Factors in Selecting an Occupation *(continued)*

Factors	Comments
4. **GEOGRAPHIC MOBILITY:** Where do you want to live or are willing to go? If you want to stay in your home area, look around for what is available there. If you have a specific occupation already in mind, consider where you might have to live to pursue it. Some jobs are found only in big cities, others near where specific natural resources are located, etc. Still other jobs require frequent moves.	
5. **EMPLOYMENT OUTLOOK.** What is the present and projected demand for workers in the occupation? Even though there is a demand at present, try to determine what the likelihood is that the demand will still exist by the time you have completed the training needed. If very many people are now in training for a specific occupation, the job market can close up before you complete school. On the other hand, a present surplus of workers can change to a shortage in a few years if the number of people in training drops off drastically.	
6. **VALUES, GOALS, AND DESIRED LIFESTYLE.** What is most important to you? Money? Security? Excitement? Different values and goals are more compatible with different occupations. Your long-term goals may influence your initial choice of occupation. Certain paths upward to your ultimate goal may involve work you may not particularly enjoy. You may decide to follow this path if you believe strongly that the ultimate goal is worth it. Your desired lifestyle is closely related. You will look for different things in an occupation if your desired lifestyle requires quite a large amount of money than you will if what you want is free time.	

Ohio Bureau of Employment Services News Release

145 South Front Street • Columbus, Ohio 43215

George V. Voinovich, Governor
Debra R. Bowland, Administrator

For Immediate Release

March 29, 1993

Ohio's economy is expected to create more than one-half million new jobs between 1991 and the year 2000, according to a new report released today by the Ohio Bureau of Employment Services (OBES).

"Through the Ohio Labor Market Projections for the years 1991 through 2000, we are happy to predict that Ohio is beginning to recover from recent economic downturns," said OBES Administrator Debra Bowland. "I am very pleased that the future is beginning to look much brighter for Ohio's workers."

Ohio Labor Market Projections 1991-2000, presents outlooks for both industry and occupational demand. The report also contains information on total annual job openings: annual openings due to employment growth plus openings due to labor force separations. The Labor Market Information division of OBES updates the publication on a two-year cycle.

The report indicates that employment opportunities in Ohio through the turn of the century are expected to be good, with jobs for workers at all educational levels. An individual with more education and training is projected to enjoy better job opportunities, but a career must be selected carefully. The Bureau of Labor Statistics estimates that approximately 7 of 10 college graduates joining the labor force over the 1990-2005 period can expect to enter jobs requiring a college degree, compared to 8 of 10 over the 1984-90 period (Kristina J. Shelley, "The Future of Jobs for College Graduates," Monthly Labor Review, July 1992, pp. 13-21).

Highlights of the projections report include the following:

- Most of the new jobs are projected to be in the service-producing sector of the economy. The services sector, led by health services and business services, will likely provide nearly one-half of the total job growth. Large numbers of additional jobs are also projected for the trade sector of the economy, especially retail trade.

- The Ohio industry projected to have the fastest rate of growth, is computer and data processing services. Other rapidly growing industries include most other business services, most health-related industries, legal services, management, public relations, and accounting services.

Ohio Bureau of Employment Services News Release *(continued)*

- Industries expected to add the largest numbers of new jobs include eating and drinking places, private hospitals, nursing and personal care facilities, local government education and personnel supply services.

- The goods-producing sector of the Ohio economy is projected to add 28,400 new jobs between 1991 and the year 2000. The construction industry is expected to contribute all of the net gain, while manufacturing employment held steady and mining employment continues to decline.

- Employment in the broad occupational categories that require educational preparation and training beyond high school are projected to grow faster than average. Managerial, professional, paraprofessional and technical occupations represented just over one fourth of total employment in 1991, but are expected to account for two fifths of the increase in employment between 1991 and 2000.

- Occupations projected to grow rapidly include paralegal personnel, computer systems analysts, computer engineers, physical therapists, human services workers, radiology technicians, medical assistants, and data processing equipment repairers.

- Precision productions, craft and repair occupations are expected to increase at about the same pace as overall job growth. Employment of operators, fabricators, and laborers is projected to grow only slightly, but a substantial number of openings are likely because of the need to replace workers who leave the labor force. Job growth is anticipated in occupational categories such as mechanics, installers, and repairers; construction workers; and transportation workers.

- Occupations projected to provide the largest number of annual openings include retail salespersons, janitors and cleaners, registered nurses, cashiers, truck drivers, and teachers.

Industry and occupational demand reports for the eight large metropolitan areas are also available. The Columbus Metropolitan Statistical Area (MSA) is expected to lead the state in rate of job growth at 13.2 percent, while the Cincinnati MSA is projected to create the most new jobs between 1991 and the year 2000. The remaining large metropolitan areas are anticipated to experience employment gains of close to 1.0 percent per year over the decade.

The labor market projections are the result of detailed statistical analyses that examine state and national demand in specific industries. Projections of key economic variables, such as population and income in Ohio, also serve as important factors in determining the year 2000 projections. Industry employment projections are then translated into occupational projections using specific industry staffing patterns adjusted for expected technological change. Copies of the Ohio publication and metropolitan area reports are available upon request from the Labor Market Information division at 614-752-6684.

For more information contact: Keith Ewald or Larry Less, Labor Market Information Division, 614-752-9494; or David Garick, Public Information, 614-466-3966.

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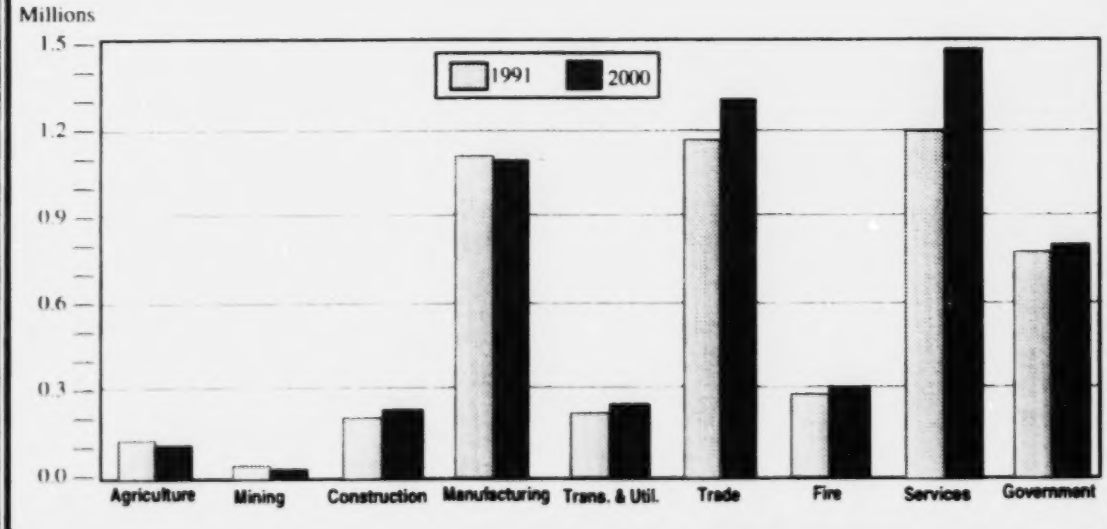
Ohio Bureau of Employment Services News Release *(continued)*

Table 1
Ohio Industry Employment Trends, 1982 - 1991, and Projections, 1991 - 2000
Major Industry Divisions

Industry	1982	Percent Distrib.	1991	Percent Distrib.	Change Actual	1982-91 Percent	Projected 2000	Percent Distrib.	Change, Projected	1991-2000 Percent
Nonfarm Wage and Salary	4,124.3	100.0	4,811.2	100.0	686.9	16.7	5,321.2	100.0	510.0	10.6
Goods-Producing Industries	1,264.8	30.7	1,206.7	26.2	-4.1	-0.3	1,289.1	24.2	28.4	2.3
Mining	30.3	0.7	16.1	0.3	46.9	-46.9	15.0	0.3	-1.1	-6.8
Construction	134.6	3.3	176.3	3.7	31.0	31.0	206.6	3.9	30.3	17.2
Manufacturing	1,099.9	26.7	1,068.3	22.2	-2.9	-2.9	1,067.5	20.1	-0.8	-0.1
Durable Goods	750.5	18.2	708.4	14.7	-5.6	-5.6	691.2	13.0	17.2	-2.4
Nondurable Goods	349.4	8.5	359.9	7.5	3.0	3.0	376.3	7.1	16.4	4.6
Service-Producing Industries	2,859.5	69.3	3,550.5	73.8	24.2	24.2	4,032.1	75.8	481.6	13.6
Transportation, Communications & Utilities	206.8	5.0	210.7	4.4	1.9	1.9	229.5	4.3	18.8	8.9
Trade	929.4	22.5	1,155.0	24.0	24.3	24.3	1,295.5	24.3	140.5	12.2
Finance, Insurance & Real Estate	206.4	5.0	257.2	5.3	24.6	24.6	285.7	5.4	28.5	11.1
Services	857.3	20.8	1,200.7	25.0	40.1	40.1	1,449.0	27.2	248.3	20.7
Government	659.6	16.0	726.9	15.1	10.2	10.2	772.4	14.5	45.5	6.3
Agriculture (1)	—	—	105.2	—	—	—	101.0	—	—	-4.0
Private Household	—	—	48.8	—	—	—	39.0	—	—	-20.1
Nonfarm Self-employed & Unpaid Family Workers	—	—	396.1	—	—	—	438.1	—	—	10.6
Total Employment (2)	—	—	5,361.3	—	—	—	5,899.3	—	—	10.0

Chart 1
Ohio Industry Employment, 1991 - 2000
Actual and Projected

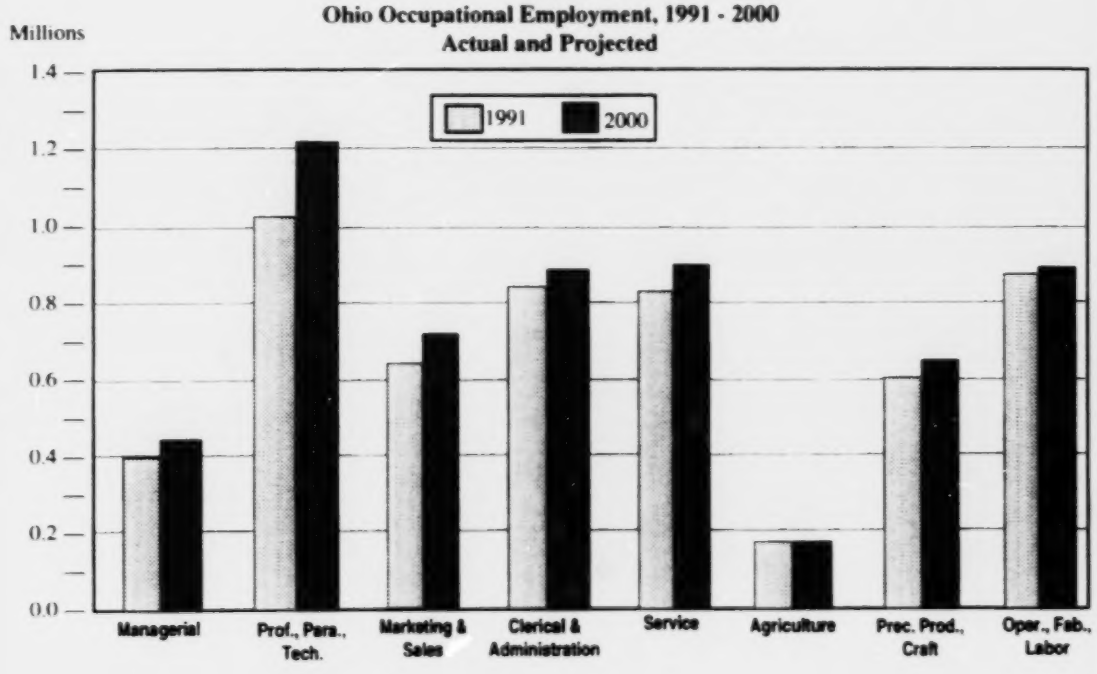


Ohio Bureau of Employment Services News Release *(continued)*

Table 2
Ohio Occupational Employment Projections, 1991 - 2000
Major Occupational Groups

Occupation Code	Occupation Title	1991 Annual Empl.	2000 Projected Empl.	Annual Projected Change	Annual Growth Openings	Net Annual Replacement Openings	Total Annual Openings
00000	Total, All Occupations	5,361,300	5,899,300	59,778	116,275	116,275	176,053
10000	Managerial Occupations	387,470	440,840	5,930	5,864	5,864	11,794
20000	Professional, Paraprof., Tech. Occ.	1,036,120	1,198,320	18,022	17,254	17,264	35,286
40000	Marketing and Sales Occupations	633,290	712,280	8,777	18,295	18,295	27,072
50000	Administrative Support Occ., Clerical	853,730	908,940	6,134	17,150	17,150	23,284
60000	Service Occupations	838,550	948,690	12,238	25,269	25,269	37,507
70000	Agriculture, Forestry, Fishing Occ.	146,190	147,200	112	1,745	1,745	1,857
80000	Precision Prod., Craft, and Repair Occ.	588,380	640,110	5,748	13,224	13,224	18,972
90000	Operators, Fabricators, and Laborers	877,600	902,910	2,812	17,464	17,464	20,276

Chart 2
Ohio Occupational Employment, 1991 - 2000
Actual and Projected



Employment Contact Worksheet

Complete the information below for at least five employers in your area that hire people in your chosen field.

	#1	#2	#3	#4	#5
Company					
Name of contact person and position held in company					
Address					
Phone number					
Service or product provided by business					
Size of business					

Where Do You Look for Possible Jobs?

1. School Personnel
   - Counselors
   - Teachers
   - High School or College Job Placement Office

2. Network of Family and Friends
   - A list of family and friends who can help you
   - Entrepreneurs

3. Employment Agencies
   - People seeking jobs ⟷ meet with counselor (agency)

   - Private — operated by people trying to make a profit
   - Public — operated by federal or state government with free services

4. Newspaper
   - "Help wanted ads" with information on salary and job responsibilities
   - Profile of local business community—growing businesses, employment trends, and announcements of promotions

5. Government Offices
   - Largest employer in the country—post offices, banks, etc.
   - Under civil service system that protect workers from unfair dismissal, pay, and working conditions.

6. Job Postings of Employers, Professional Organizations, or Trade Publications

Interview Analysis Sheet

Date _____

Position _____ Name _____

Present Employer _____ Job Title _____

Date available for work _____

Comments:	Rating High 1	2	3	Low 4
1. **Personal Traits:**				
A. Appearance	___	___	___	___
B. Poise and confidence	___	___	___	___
C. Tact and courtesy	___	___	___	___
D. Enthusiasm and friendliness	___	___	___	___
2. **Ability to express ideas:**				
A. Articulate	___	___	___	___
B. Fluent; acceptable command of English	___	___	___	___
C. Pleasant, clear and forceful voice quality	___	___	___	___
D. Responsive, logical, and objective	___	___	___	___
E. Assertive	___	___	___	___
3. **Interpersonal Relationships**				
A. Genuinely likes people	___	___	___	___
B. Understands and accepts different social and economic backgrounds	___	___	___	___
C. Interacts well with others	___	___	___	___
4. **Professional attitude/motivation**				
A. Interest and knowledge of profession	___	___	___	___
B. Growth oriented; short and long-term career goals evident	___	___	___	___
C. Leadership in profession	___	___	___	___

General statement regarding candidate:

Rating for this candidate is:
A. Outstanding _____
B. Good _____
C. Acceptable _____
D. Unacceptable _____

Source: *Expanded Career Choices Curriculum Guide*. St. Paul, Minnesota: State Board of Vocational and Technical Education, 1985.

What Should You Do?

The choices you make about your behavior on the job can have a major impact on your career success. What should you consider before deciding what to do about a problem on the job? What should guide your behavior?

Decide what you would do for each of the situations below. Give reasons for your choice. In pairs, share your choices and identify common reasons for your selected behaviors.

You work on the school newspaper and would like to be the editor next year, even though the competition will be stiff. Another reporter has asked you for some help in writing his articles lately since he knows you have more experience than he does. You would like to help him, but you know that if you help him too much, his work might be better than yours and he could be selected as the editor.

What should you do? _____

Identify the reasons for your choice. _____
_____
_____
_____

You are the night manager at a restaurant. Your boss has just informed you that the mall is not renewing the restaurant's lease, and the restaurant will be closing in about a month. Your boss asks you not to tell anyone about the closing for at least a week. That night, however, an employee approaches you and asks you to confirm a rumor about the restaurant being shut down.

What should you do? _____

Identify the reasons for your choice. _____
_____
_____
_____

You work at a retail store and the manager has put you in charge of closing the store each evening. You notice your coworker taking some money from the register when she thinks you are not looking. You know this coworker is a single parent who needs this job and is trying hard to make ends meet, but you are worried that the manager will find out about the missing money and blame you.

What should you do?_____

Identify the reasons for your choice. _____
_____
_____
_____

Are You Ready for the Workplace?

Resolving conflict in a positive way is important to being successful in your career. In the workplace you may be asked to facilitate communication between employees and discuss solutions to problems. Each of the situations below represents an issue that you may be asked to deal with in the workplace. Read each situation and decide on a course of action that is best for all involved.

Situation 1:

As the supervisor in your department, you spend a large part of your work time helping staff members resolve conflicts. You are convinced it would be beneficial to the staff to spend time strengthening communication skills, such as listening actively, coping with criticism, and giving feedback. Regular practice could lead to improvement and help your staff avoid disputes or resolve them on their own. Other staff members feel skills are fine as they are. They believe they are so busy with their job responsibilities that they don't know how they could spend more time in meetings learning to communicate.

Situation 2:

Smoking has been prohibited in the building where you work. You and most of your coworkers do not smoke, but the few who do must now do so outside the building. The employees who do smoke would like to use part of the employee relations budget to purchase picnic tables to put outside, so that they have places to sit. The non-smoking employees feel there are better uses for this money.

Situation 3:

After a few years on the job, you have noticed several employees are having trouble taking care of family responsibilities because of their work schedule. You have done some research and know that several other offices have adopted flex-time, or flexible working hours for various employees to allow for family responsibilities. Working a four-day week (10 hours per day), adjusting arrival and ending times, and offering part-time work options are just some of the strategies that could be implemented. Your coworkers are interested in these options as you have spoken to them informally, but they doubt that the supervisor will like any of the ideas.

Coordinating Personal and Career Responsibilities

Module Overview

Practical Problem: What should I do regarding coordinating personal and career responsibilities?

Competency 3.0.6: Coordinate personal and career responsibilities for well-being of self and others

Competency Builders:

- 3.0.6.1 Determine individual, family, and work-related priorities
- 3.0.6.2 Evaluate interrelationships between the family life cycle and career patterns
- 3.0.6.3 Identify effects of role stereotyping in work and family settings
- 3.0.6.4 Analyze effects of power and conflicts in work and family settings
- 3.0.6.5 Establish criteria for assignment of tasks, responsibilities, and performance standards
- 3.0.6.6 Identify variety of strategies to coordinate work and family responsibilities
- 3.0.6.7 Use variety of strategies to ensure adequate personal, work, and family time
- 3.0.6.8 Identify family and work support resources and services
- 3.0.6.9 Identify strategies to improve workplace policies and attitudes that support individuals and families

Supporting Concepts:

1. Factors influencing the coordination of personal and career responsibilities
2. Strategies to coordinate work and family responsibilities
3. Family and work support resources and services
4. Strategies to improve workplace policies and attitudes

Teacher Background Information

Rationale

Throughout the life span people are faced with balancing work and family responsibilities. Many high school students are already trying to juggle paid-employment work, school work, and personal and family responsibilities. This juggling act is a reality for most college students and young adults, who must make decisions regarding how their time is divided between personal needs, work and school responsibilities, and social interaction with friends and family. As individuals marry and have children, the juggling act becomes more complex and difficult, yet achieving a balance between personal and career responsibilities can be rewarding for all family members.

In order to maintain healthy and productive lifestyles, each person needs to balance personal respsonsibilities with career responsibilities. One's career can entail paid or unpaid work within the home and/or

Coordinating Personal and Career Responsibilities

paid labor outside the home. An inability to achieve this balance can cause problems personally and at home as well as on the job. In a recent survey conducted by *Fortune Magazine*, many employees reported that family responsibilities interfere with their work; but even more employees reported that work interferes with their family. Similarly, in a survey of dual-career families with children age 12 or under, 16 percent of men and 18 percent of women reported family interfered with work, while 32 percent of men and 41 percent of women reported that paid work interfered with family life (Feder, O'Farrell, & Allen, 1991). Today's students have a greater need to consider these issues as they develop a life-management plan, and to develop knowledge and skills that will help them successfully balance their present and future work and family responsibilities.

Background

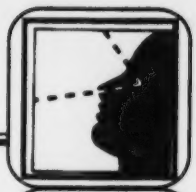
Many factors influence the coordination of personal and career responsibilities. The most important factors include the number and type of life roles assumed, the time and effort required for each role, the number and type of role partners, the structure of interactions, the risks of the responsibilities, cultural beliefs and attitudes concerning roles, and one's gender. These factors are most important because they effect the interactions required for combining roles (Crosby, 1991).

Life roles can range from being son or daughter to being a friend, spouse, employee, and community volunteer. Each role involves responsibilities and rules for interaction. Coordinating various role responsibilities is a task that requires time and effort, and since role responsibilities often have varying weights, juggling the roles involves risks and creates stress. Job responsibilities and family responsibilities often conflict in families with full-time homemakers, dual-career families, and single-parent families. Though the basic conflict between productive work and nurturing is not a new one, recent trends regarding the number of women in the work force have created role conflicts, particularly for mothers, who are expected to respond easily and quickly to the needs of children while managing other roles (Crosby, 1991).

Many strategies have been suggested for best coordinating personal and career responsibilities—some more helpful than others. Strategies that are too simplistic or rigid, such as being advised to simplify life, eliminate excess responsibilities, prioritize goals, and stay out of the work force while parenting or assuming other life roles may be of little help. However, individually or collaboratively prioritizing tasks, developing a coordination plan, building a network of friends and colleagues, and sharing responsibilities with others are helpful strategies. A realistic, three-part approach is suggested by Crosby (1991).

First, role-jugglers should examine the situation for cultural assumptions and structural conditions that make combining role responsibilities difficult, instead of blaming themselves for not functioning well enough (Crosby, 1991). Gender role stereotypes and overly individualistic cultural norms and expectations can make life unnecessarily depressing and stressful. Cultural assumptions, such as men's work is more valuable than women's work, can be expressed in the workplace in both blatant and subtle ways. Additionally, structural conditions in the workplace, such as inflexible working hours can create difficulties for balancing personal and career responsibilities.

Gender role stereotypes are also perpetuated at home. Even though 57 percent of wives work, an increase from 39 percent twenty years ago (Smolowe, 1990), and women contribute 39 percent of the family



income (Bureau of the Census, 1987), the majority of household tasks fall to the wives. In a 1986 study, for tasks traditionally thought of as the wife's, 84 percent of the people surveyed shared the child-care tasks, but only 30 percent shared the housework (Feder, O'Farrell, & Allen, 1991). Similarly, results of a 1990 Gallop Poll indicate that approximately 25 percent of all husbands reported heavy involvement in doing laundry, meal preparation, grocery shopping, and housecleaning. But over the period of a year, women worked a full month of 24-hour days more than men doing housework (Horschild, 1990). Though small, sharing some home and family responsibilities and sharing provider responsibilities does indicate some changes in cultural expectations (Broderick, 1992).

Decreasing juggling stress requires recognizing and challenging assumptions and preconceptions about psychological health and growth of mature men and women, and cultural myths about gender, life roles, individualism, and community responsibility. For example, maturity may be equated with self-sufficiency rather than with interdependence; and femininity equated with the ability to please others rather than with confidence in one's own unique abilities. Being convinced that dependency is bad and independence is good deprives individuals and their families of the benefits of mutual interdependency. Likewise, taking individualism to extremes can subvert the social responsibility each person has for the welfare of others. Sometimes individuals need help from others beyond the nuclear family.

Second, role jugglers should consider the benefits of combining life roles before letting the stresses of those roles deflect them from combining different roles. An impressive amount of data indicate that all family members can benefit practically and psychologically from combining significant life roles. Juggling life roles has positive benefits because of the variety, amplification, and sharing of life's stories with extended audiences, and buffering of the good and bad in each role. Evidence indicates that "women who combine significant life roles are better off emotionally than are women with fewer roles . . . (Role) jugglers demonstrate less depression, higher self-esteem, and greater satisfaction with life generally, and different aspects of life, than do women who play fewer roles (Crosby, 1991). Men who overcome personal and cultural stereotyping, and combine significant life roles experience benefits such as developing domestic skills, spending time with children, and, when their spouse also has a paid job, feeling liberated from financial pressure. Both spouses have been found to experience greater marital satisfaction in dual-earner couples when there is an emphasis on family conversation, shared leisure time activities, empathy, and companionship (Blumstien & Schwartz, 1983).

Children can also benefit from parents coordinating multiple roles (Crosby, 1991). They can benefit from (1) intimate contacts with father and/or mother, other family members, and others outside the immediate family, (2) increased contact with the work world, (3) contact with other children and caregivers outside the home, (4) contact with new ideas and attitudes, (5) positive self-regard and initiative, and (6) financial resources in the family.

Third, cultural beliefs and workplace and other structural conditions need to be changed. While coordinating personal and career responsibilities is often assumed to be a personal problem, many believe the core issue is one of structures, and the need for structural change (Crosby, 1991). Personally reinventing solutions to structural and systemic problems consumes time and energy and perpetuates the problems. Lasting improvements can be achieved by improving workplace and public policies that create the structures affecting role coordination.

Coordinating Personal and Career Responsibilities

To improve public and workplace policy requires shared leadership efforts. Both individual and collective action is needed to improve workplace policies and attitudes that will better support individuals and families. Personally identifying and critiquing the cultural assumptions and beliefs that influence one's own actions and the actions of others is an important first step. Then questioning the efficacy of present assumptions, beliefs, and actions on one's own workplace productivity is an important second step: Are these beliefs in the best interest of individuals, families, the employer, and society? What other beliefs and assumptions would be in the best interest of individuals, families, the employer, and society? Sharing these personal reflections and collaboratively identifying workplace structures (such as work schedules) that could be changed with positive consequences is a third step. Collaborating with workplace and public policy makers (such as supervisors, labor leaders, school board members, city government officials, and state and federal legislators) to create family policies that acknowledge the diversity of American individuals and families and help meet the economic and social demands of personal and family life is like fixing a screen door rather than just swatting mosquitoes (Crosby, 1991). Identifying and changing the features of the workplace and society that create unnecessary obstacles and unneeded effort and pain is a fundamental imperative to coordinate personal and career responsibilities and enhance the quality of society.

References

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Smolowe, J. (1990, September). When jobs clash. *Time*. 82-84.

Learning Activities

1. Factors influencing the coordination of personal and career responsibilities

a. In cooperative learning groups, complete **Balancing Work and Family: How We Do It** (p.214-218). Share your findings with the class. Compile a list of factors influencing the coordination of personal and career responsibilities in the case studies. Use resources to add any factors not already on your list. Compare your list to those below.

(1) Family life cycle stage
(2) Gender role expectations
(3) Number and type of responsibilities to be balanced
(4) Family goals and values regarding work

Discussion Questions

- *How are each of the factors on your list represented in the case studies?*
- *Are some factors more of an influence than others? Why or why not?*
- *Would you describe the lives in the case studies as being balanced? Why or why not?*
- *What happens when individuals or families do not balance work and family responsibilities well?*

b. Complete **Work and Family Values and Goals** (p. 219).

Discussion Questions

- *Are any of these three value perspectives represented in the individuals or families described in* ***Balancing Work and Family: How We Do It*** (p. 214-218)?
- *Which perspective best describes your own family's goals and values regarding work?*
- *Is any one perspective best? Why or why not?*

c. Using resources, identify the stages of the family life cycle. In small groups, select one stage and explain how being in that stage would influence career involvement, career choices, and balancing personal and career responsibilities. Use the case studies from **Balancing Work and Family: How We Do It** (p. 214-218), and personal examples to illustrate what can happen at various stages. Use the following questions to guide your discussion.

(1) How would being in this stage influence time spent at work and time spent with family?
(2) How would being in this stage influence the number of responsibilities you might have at work? At home?

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(3) How would being in this stage influence your opportunities for advancement?
(4) How would being in this stage influence your need for further education or training to insure your career advancement potential?

d. Examine the life line you developed for your life-management plan folder. Identify points on the life line that represent changes in your family life cycle and that will influence how you balance personal and career responsibilities. Explain the impact of the situations below on how one might balance personal and career responsibilities. Choose a point on your life line and develop a case study about how you will handle a change in career patterns as a result of a change in personal circumstances.

(1) Marriage
(2) Divorce
(3) Remarriage with children from previous marriages
(4) Career change
(5) Unemployment

Discussion Questions

- *How will your task of balancing personal and career responsibilities affect your life-management plan?*
- *What changes in family life cycle stage will most likely influence your career patterns in the next five years? Ten years?*
- *What can you do to prepare for such changes in career patterns?*

e. In small groups, make a list of family responsibilities that are considered to be traditionally women's work. Then make a second list of family responsibilities that are considered to be men's work. Share your lists with the class. Identify the consequences of following traditional stereotypes when balancing work and family responsibilities. View the statistics below and explain reasons for the trends in the assignment of family roles.

(1) Among married couples, 57 percent of wives work, an increase from 39 percent twenty years ago.
(2) 18 percent of working wives earn more than their spouses. Women earn 39 percent of the family income.
(2) For tasks traditionally thought of as the wife's, 84 percent of the people surveyed in a 1990 study shared the child-care tasks, but only 30 percent shared the housework.
(3) The results of a 1990 Gallop Poll indicate that approximately 25 percent of all husbands reported heavy involvement in doing laundry, meal preparation, grocery shopping, and housecleaning, but over the period of a year, women work a full month of 24-hour days more than men.

Discussion Questions

- *How does a stereotyped view of gender roles effect the balancing of work and family responsibilities?*
- *What values and expectations best support the balancing of work and family responsibilities?*
- *Would it be in the best interest of individuals and families to take action based on these gender stereotypes? Why or why not?*
- *Which values and expectations are part of your life-management plan? Why?*

f. **FHA/HERO:** Ask each chapter member to write a "How We Do It" story about how his or her family balances work and family roles. Post the stories and photographs of each family in the classroom.

2. Strategies to coordinate work and family responsibilities

a. Complete **Finding a Balance** (p. 220). Share your responses and identify positive and negative influences on balancing personal and career responsibilities.

b. Conduct a juggling demonstration using nerf balls, as in Activity 3a of the Managing Work and Family Responsibilities Module and imagine that each ball is a separate responsibility. Write the questions below on an overhead transparency or chalkboard. Discuss how each could be used in deciding how best to juggle your responsibilities.

(1) How important is this responsibility in relation to my other responsibilities?
(2) What would happen if I did not fulfill this responsibility?
(3) How would I feel if I did not fulfill this responsibility?
(4) Should I continue juggling this responsibility? Why or why not?
(5) What makes it difficult to juggle this responsibility?
(6) Could I share this responsibility with someone else?
(7) Do I have a safety net to use if I should be unable to fulfill this responsibility?

c. Using information from Activity 3b of the Managing Work and Family Responsibilities Module, Activity 1a from this module, and other resources, compile a list of strategies for coordinating personal and career responsibilities, such as time management, planning work and family activities, and organizing and sharing family responsibilities. Post your list in the classroom. Using resources, identify criteria for evaluating the management of personal and career responsibilities, such as those criteria listed below.

(1) Reflects individual, family, and work-related priorities
(2) Reflects appropriate assignment of tasks, responsibilities, and performance standards

(3) Uses appropriate strategies to coordinate personal and family responsibilities
(4) Ensures time for self, family, and work

Discussion Questions

- *Which of these strategies would be most helpful to you? Least helpful? Why?*
- *Which strategies do you presently use in balancing personal and work responsibilities?*
- *What skills are needed to effectively manage personal and career responsibilities?*

d. Identify reasons for the various employment choices listed below. Explain how making a choice in each of these areas would help in coordinating personal and career responsibilities.

(1) Part-time employment
(2) Work travel
(3) Commuter marriage
(4) Health or physical risk occupation
(5) Salary vs. hourly wage
(6) Flexible working hours
(7) Management vs. labor occupations

e. In the cooperative learning groups assigned earlier, choose one of the situations from **Balancing Work and Family: How We Do It** (p. 214-218). Make a list of household tasks, select those tasks appropriate to your case study, and design a plan for sharing those tasks among case study characters. Explain why different members of a family would be chosen for specific tasks. Share your assignments and compare those made with other groups. As a class, develop a list of criteria for assigning household tasks to family members.

Discussion Questions

- *What criteria does your family use when assigning family responsibilities?*
- *How does your family establish performance standards for the responsibilities to be accomplished? Are there quality standards? Time standards?*
- *Why is it important for families to share responsibilities?*
- *What happens when different family members have varying standards or approaches for completing household tasks?*

f. Evaluate and compare the effectiveness of the task, responsibilities, and standards found in popular family situation comedies on television. Use a checklist of criteria, developed in the previous activity, to evaluate the family's effectiveness in sharing tasks. Report your findings to the class.

g. Using resources, identify strategies to use in managing time, such as those listed below. Complete **Balancing Stacy's Time** (p. 221-223).

(1) Make lists of things you need to do
(2) Dovetail tasks—do more than one thing at a time
(3) Organize work space and materials
(4) Set deadlines for projects and tasks
(5) Keep a calendar of events and appointments
(6) Delegate or share tasks with others

Discussion Questions

- *How does time management differ for people in different roles?*
- *What differences are there between individuals in your family and how they manage time?*
- *What criteria will you use to evaluate how you use time in your own life?*
- *Why is time management important to balancing work and family life?*

h. **FHA/HERO:** Plan a food lab to practice time management skills used in preparing family meals. Choose one of the case studies from **Balancing Work and Family: How We Do It** (p. 214-218) and plan a meal that will be shared by all individuals in the case study. Plan a breakfast, lunch, or dinner in which family members will sit down together to eat. Identify a menu, tasks to be done to prepare the meal, supplies needed, and a time schedule that lists tasks to be done and involves all family members in preparing and serving the meal. Prepare the meal, with each lab group member taking a role of a family member in the case study. Evaluate the effectiveness of your management of time and sharing of meal preparation responsibilities.

i. **Action Project:** Create a one-week time management plan to balance your responsibilities at work or school, with family, with friends, and in the community. Keep a journal to describe how the plan is working. At the end of the week, write a short paper evaluating the effectiveness of your plan. Use the questions below to guide your evaluation.

(1) In what areas do you spend most of your time?
(2) Does the amount of time you spend on various responsibilities reflect what is most important to you?
(3) What factors influence how you balance personal, family, and school or work responsibilities?
(4) Did you manage your time well? Why or why not?
(5) What did you like best about your time management plan? Least?
(6) Would you use this plan again? Why or why not?
(7) What were the consequences of your time management plan for yourself and others?
(8) What action will you take to manage your time in the future?

3. Family and work support resources and services

a. On index cards, write the following situations that would require a professional support agency. Randomly select one card from a hat and, using a local phone book and human resource directory (available from United Way, Red Cross, or The Ohio State University Extension), identify several professional support agencies that may assist family and work needs. As a class, develop a series of questions to ask a local agency about the services they provide. Practice asking these questions in simulated role-plays, both face-to-face and over the phone. Make a chart of your findings including the name of agency or organization, address, phone number, name of contact person, eligibility requirements for services, directions to the agency, and steps necessary to initiate the service.

(1) Day care service for infant, 2 and 5 year old (1/2 day kindergarten)
(2) Elder care for grandmother during working hours
(3) Housekeeper
(4) Day care for sick or special needs child
(5) Assistance for individual or family conflict counseling (drug, depression, marital problems, work-related problems)
(6) Temporary inability to care for physical needs of family (food, shelter, medical needs)
(7) Family abuse
(8) Educational needs of family–continuing, retraining, GED, enhancement of personal enrichment
(9) Budget counseling to consolidate outstanding financial obligations
(10) Personal dating service to enhance social life
(11) Enrichment programs for after school care and activities for school age children
(12) Employment services for unemployed family member
(13) Social services available to temporarily aid family needs (food stamps, WIC, unemployment benefits, workers compensation, subsidized housing-utilities-child care services)

Discussion Questions

- *Why are resources from outside the family necessary in the above situations? Why do some families neglect to seek outside help for some types of issues?*
- *What skills do you need when accessing these resources?*

4. Strategies to improve workplace policies and attitudes

a. On a poster, overhead transparency, or chalkboard, list management strategies and employee strategies to support individuals and families in their work roles. Compare your list with those strategies on **What Sources of Support are Available?** (p. 224).

(1) Management strategies
- Employee relations to assist employees to meet family needs
- Flexible working hours
- Maternity or paternity leave
- Day care
- Job sharing
- Home base work possibilities
- Individual or family counseling programs
- Educational programs
- Release for stress management

(2) Employee strategies
- Extended social activities with coworkers to enhance employee satisfaction
- Car pooling
- Shared child care resources
- Family or group counseling

b. **FHA/HERO:** In cooperative learning groups, contact and schedule guest speakers to discuss workplace policies and attitudes that support the well-being of the employee and their family. Speakers should include the perspective of management as well as the employee. Assign chapter members into listening teams for each presentation.

(1) Team 1: Identify the policies provided by the employer. List ways employees develop team work concepts at work to help one another.
(2) Team 2: Identify level of satisfaction employees have gained from these services. List ways employees develop relationship that extend beyond the workplace.
(3) Team 3: Cite benefits the company has experienced by offering these services to their employees. Explain the emotional benefits these services have on employees and the reputation of the company.

Coordinating Personal and Career Responsibilities

Assessment

Paper and Pencil

1. Given case studies, determine individual, family, and work-related priorities that reflect the values of the people in each case study.

2. Given case studies representing each stage of the family life cycle, evaluate how each stage is related to career patterns.

3. Without the aid of references, identify at least three effects of role stereotyping in work and family settings.

4. Given case studies of work and family settings, analyze the effect of power and conflict in each situation.

5. Given case studies, establish criteria for the assignment of tasks, responsibilities, and performance standards that support the well-being of all family members.

6. Without the aid of references, identify at least five strategies to coordinate work and family responsibilities.

7. Given case studies, use at least three strategies to ensure adequate personal, work, and family time.

8. Identify at least five family and work support resources and services.

9. Without the aid of references, identify at least three strategies to improve workplace policies and attitudes that support individuals and families.

Classroom Experiences

1. In small groups, read case studies and identify factors influencing the coordination of personal and career responsibilities, value perspectives, and how those values would influence career decisions.

2. Using the life line developed as part of your life-management plan folder, choose a point on the life line and develop a case study about how you will handle a change in career patterns as a result of a change in personal circumstances.

3. In small groups, select family responsibilities appropriate for a family in a given case study. Assign each task to a member of the family. Explain why different members of a family would be chosen for specific tasks.

4. Given a case study, design a plan for use of time during a one-week period that reflects the activities and priorities of the character in the case study.

5. Given a case study, plan a breakfast, lunch, or dinner to be shared by family members. Identify a menu, tasks to be done to prepare the meal, supplies needed, and a time schedule that lists tasks to be done and involves all family members in preparing and serving the meal. Prepare the meal and evaluate the effectiveness of your management of time and sharing of meal preparation responsibilities.

6. Given a balancing work and family situation that would require a professional support agency, use a local phone book and human resource directory to identify several professional support agencies that may assist family and work needs. Research information about each agency such as the name of the agency or organization, address, phone number, name of contact person, eligibility requirements for services, directions to the agency, and steps necessary to initiate the service.

Application to Real-life Settings

1. Create a one-week time management plan to balance your responsibilities at work or school, with family, with friends, and in the community. Keep a journal to describe how the plan is working. At the end of the week, write a short paper evaluating the effectiveness of your plan.

Balancing Work and Family: How We Do It

Directions: In groups of four, choose one of the following situations, analyze how work or school and personal and/or family needs and responsibilities are managed, and complete the chart below for your case study. Then reorganize into groups so that each new group members has read a different case study. Share your findings from the first group and complete the chart for each of the four case studies based on the information shared by other group members.

Case Studies	Strategies Used to Manage Work or School and Personal and/or Family Responsibilities	Goals and Values	Factors Influencing How Responsibilities Are Managed
1. Beverly			
2. Debbie			
3. Antonio			
4. Shurlean			

Balancing Work and Family: How We Do It

Situation 1

Beverly, a full-time nurse, recently married David, who owns his own contracting business. They have four children, ages 5 to 16, whom they brought to the union from previous marriages, thus making a "blended" family.

"In my particular blended family, there are many comings and goings. Work is one of the more straightforwardly accepted commitments. Two of our children live at home at least half-time and the other two come on alternate weekends.

Because there is precious little time when we are all together, my husband and I try and devote most of our time to family when the kids are all at our home. But we remember that while we are not all together as much as we'd like, the kids are not "visiting" and we are not "entertainers." As much as the kids may grumble about being bored or "having nothing to do," I think it's the simple times that build the feeling of family. We spend a lot of time around our large kitchen table just catching up with each others' news.

I am lucky in the flexibility of my job, which allows me to take a long lunch so I can catch my step-daughter's gymnastics meet, or join my son for a day-care center outing. My husband organizes his work schedule to cover the multitude of after-school events.

Because he gets home before I do, David starts dinner on the weekdays, while I cook on the weekends. Meals are simple with emphasis on vegetables and fish or chicken. We use the wok a lot—it makes food easy to prepare and it's healthier, too.

We realize that the basis of a family starts with a strong relationship between husband and wife, but trying to find time without any of our kids is sometimes tricky. We have come up with a plan that works quite well for us: every evening we walk the dogs for at least a half-hour. That way, we get exercise, which helps lessen tension and tones our bodies, and we get some needed time alone—under the stars, no less.

The kids have chores to do and they receive an allowance for doing them. They also have additional tasks they are asked to help with just to help the family—which translates into "no financial remuneration." We might never be nominated for House Beautiful, but we are having fun!"

Adapted from *LifeTime*, a newsletter issued by Ohio State University Extension.

Balancing Work and Family: How We Do It

Situation 2

Debbie is a single mother of a son, Chris, 14, and a daughter, Jenny, 10. Debbie is a full-time social worker.

"I have been a single mother for almost ten years. During that time, my children and I faced many hardships. As a result, I learned some very painful lessons about myself and caring for my children alone.

Being a single parent, I have to rely on the cooperation of all three of us to be able to handle the responsibilities around the house and in each other's lives, such as my dating, my children's school activities and friends, time with their father, etc. My children and I have a close relationship as a result of having only each other through the many hardships we faced, in addition to my determination to keep my children's welfare a priority. Because of this bond, we are sensitive to each others' needs and have created a daily routine that works easily for us. Sure, we argue, but like every family, we manage to work things out.

Another reason our situation works so effectively is because I have always encouraged my children to talk to me. We discuss school, friends, their father, my dating, etc., and because I've made a habit since my children were small to talk openly with them, they feel comfortable in coming to mewhen something is bothering them. This also makes it easier for me to detect a change in them that needs my attention. It is very important to keep the communication lines open between you and your children.

Being a single mother, I face a hectic schedule, but I have learned to prioritize and enlist the help of my children.

It is very important to me to find time with each of my children alone in addition to spending time all together. Jenny and I share things like reading, riding our bikes, volunteering in community activities, or just cuddling up on the couch at the end of our day, watching her favorite TV show. Chris and I spend our time watching football every Sunday, and we work out at the local health club three times a week. Chris recently started piano lessons and TRIES to teach me what he is learning, but these sessions usually end up with us laughing at my attempts!

In addition, I feel our situation works well because we all have a sense of humor and can joke and have fun with each other. We've had enough sorrow and pain in our lives so I strive to keep a positive and cheerful atmosphere in our home.

But the most important lesson I have learned is to keep a positive attitude and not to give up. Dwelling on the negative in life only wastes precious time. Eventually, things have a way of working themselves out. So each day I strive to be happy, spend as much time as I can with my children, and keep positive!"

Adapted from *LifeTime*, a newsletter issued by Ohio State University Extension.

Balancing Work and Family: How We Do It

Situation 3

Antonio is a sophomore in college, majoring in education. He shares an apartment with two other students.

"Doing well in school is really important to me, so I try to set aside time to study each day, in addition to the time I spend in class. College is so different from high school because you don't have anyone standing over your shoulder and telling you that you have to do schoolwork from 8:00 a.m. to 3:00 p.m. You may only have one or two classes a day, but you can decide how you want to spend your time.

College is not, however, all work. Meeting new people and making friends are part of what I like best about college. So I enjoy spending time having fun with other people. Whether it's going to a party, playing intramural sports, or seeing a concert, I like to find time for activities I enjoy with other people.

I was really excited about getting an apartment this year and living with a couple of my closest friends. Last year I lived in the dormitory, so this was my first experience with setting up an apartment and sharing the responsibility of living on my own with my friends.

We got off to a great start, but after a few weeks the mess was unbelievable! The kitchen was piled up with dirty dishes and the bathroom was beginning to smell like a locker room! We agreed to take responsibility for one area of the apartment, rotating areas each week. It didn't have to be super clean, just livable.

I decided to take a part-time job to help out with the rent and the utilities on the apartment. Between studying, social time, and working, my time is pretty tight. I try to keep a calendar with major assignments, events, and my work schedule. Doing projects at the last minute may mean that I might have to miss work, so I try to get them done ahead of deadlines.

Sometimes I really feel the stress of juggling a job, school, and friends. But I think college is great and I want to enjoy it while I am here."

Balancing Work and Family: How We Do It

Situation 4

Shurlean graduated from high school last year and has a full time job as a dental assistant. She lives at home with her father and two younger brothers, and attends college classes at night.

"My life has changed a lot in the last few months. Since I graduated and got my new job, I am really committed to my career. I love working for the dentist who hired me, and she has encouraged me to go on to college and possibly continue to dental school. Financially, I could never afford to go to college full-time, so it's going to take me a while. One of the ways I can save money is to live at home with my dad. That way I have enough for tuition to go to school at night.

Once I started working full-time, I had to talk with my dad about how my responsibilities at home would change. When I was in high school, I pretty much took care of my brothers and did the cooking and cleaning. I knew I would not have time to do as much as I had in the past. Dad agreed to give the boys more responsibility, and I agreed to continue helping out when I could. I would love to have a place of my own, but having money for college is more important to me.

My days are pretty hectic. After I finish up at the office I go to class four nights a week. When I get home, I tackle a few chores then hit the books. Though my friends from high school and I still try to get together on the weekends, I find myself spending more and more time with the people I know from work and from my classes at college. We just seem to have more in common and it's easier to get together with them.

I try to minimize my stress by being organized. I keep a record of my school assignments and due dates. I lay out my books and assignments, my uniform, and pack my lunch the night before. I also try to see my brothers and my dad at breakfast time to touch base with them about what is going on. Most of all, I just try to remind myself to do the best I can without trying to be perfect. As long as I have my priorities straight and work toward my goals I know I can be happy."

Work and Family Values and Goals

Directions: In small groups, choose one of the three value perspectives identified below, read the information about that perspective, and explain how that perspective would influence balancing work and family responsibilities. Create an example of an individual or family that represents that perspective. Share your explanation and example with the class.

	Value of Work for the Family	Identifying Behaviors	Goals
Primarily Income-Oriented	• Work brings only financial means of existence: necessary evil.	• Family finds major pleasure in outlets other than work. • Family activities are totally apart from work world. • Family members are only vaguely aware of actual work of other family members.	• Short-range: Continue to maintain job in order to have income. • Long-range: Discontinue work as soon as financially possible in order to seek pleasure elsewhere.
Integrated	• Work is highly valued, yet other aspects of life are equally valued.	• Pleasures are received from both work world and other aspects of life. • Family activities are intermixed with the work activities. • Members have awareness of actual work activities of other family members.	• Short-range: Seek career work challenges tempered with meaningful personal and home life. • Long-range: Retire at typical stage; maintain interest in work world yet develop new interests and capabilities.
Primarily Career-Oriented	• Work provides major meaning and fulfillment for family members.	• Pleasure is gained from work world. • Many or most family activities revolve around the work world. • Family members are strongly aware of, and may be involved in some aspect of each other's work world.	• Short-range: Continually improve work position in order to gain new challenges and personal growth in the work world. • Long-range: Extend work life as long as possible; retire late or not at all; work interest continues into later years.

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Finding a Balance

Read the following characteristics and place a check in the appropriate column to indicate whether that characteristic would be a positive or negative influence on balancing personal and career responsibilities.

	Positive Influence	Negative Influence
1. Being organized and having a sense of priority	_____	_____
2. Feeling guilty about career choice	_____	_____
3. Building variety into life	_____	_____
4. Never feeling there is enough time	_____	_____
5. Feeling anxious and stressed	_____	_____
6. Planning time wisely	_____	_____
7. Satisfying basic needs	_____	_____
8. Not getting enough exercise	_____	_____
9. Being a workaholic	_____	_____
10. Defining goals	_____	_____
11. Having responsibilities you do not feel are important	_____	_____
12. Lacking motivation to change	_____	_____
13. Using personal energy to be productive	_____	_____
14. Having a negative attitude	_____	_____
15. Planning meals, budgets, and outings	_____	_____
16. Being afraid to try something new	_____	_____
17. Having rigid expectations about male and female roles	_____	_____
18. Having a strong support system of family and friends	_____	_____
19. Selecting career choices after considering the impact of choices on family	_____	_____
20. Knowing how to say no	_____	_____

Adapted from P. Conrad, *Balancing Home and Career*. ©Crisp Publications, Inc., 1200 Hamilton Court, Menlo Park, California 94025; 800-442-7477

Balancing Stacy's Time

Form "expert" groups of four or five and choose one of the scenarios about Stacy. Determine a daily schedule for Stacy that accounts for all available time during one week. Use the following information to help you in scheduling:

(1) Stacy goes to school from 8:10 a.m. to 3:45 p.m. Monday through Friday with lunch from 12:15 to 12:50 p.m.

(2) Stacy needs time to help with family household chores such as laundry, preparing food, and general home maintenance. Time is also needed to drive to and from activities, sleep, and get dressed. Leisure activities or unscheduled time may also be needed.

As your group develops the schedule, reflect on the questions below.

- *What problems would Stacy encounter when scheduling time?*
- *What factors will influence how Stacy uses time available?*
- *How might Stacy make the best use of time in this scenario?*
- *What is important to Stacy?*
- *How will the time schedule your group develops be in the best interest of Stacy and others involved in the scenario?*

Each member of your expert group should complete a copy of your group's schedule for Stacy and be ready to discuss your group's decisions regarding the use of time in your scenario.

When you have completed your schedule, regroup one member of each of your class's expert teams into a new cooperative teams, as shown below. Each member of these new groups will share their scenarios and schedules and the process and considerations the expert groups made while developing Stacy's schedule. Return to your original expert groups, share insights into how other groups completed their time schedules, and discuss the questions below.

- *What should you consider when planning how to use time?*
- *What would happen if you did not plan use of your time?*
- *Is it important to plan time? Why or why not?*
- *How can planning your use of time assist you in balancing personal and school or work responsibilities?*

Expert Groups	**Cooperative Teams**
1 1 1 1 1	1 2 3 4 5
2 2 2 2 2	1 2 3 4 5
3 3 3 3 3	1 2 3 4 5
4 4 4 4 4	1 2 3 4 5
5 5 5 5 5	1 2 3 4 5

Source: Texas Education Agency. *Effective Management of Multiple Roles: Family & Work*. Lubbock, TX: Home Economics Curriculum Center, Texas Tech University.

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Balancing Stacy's Time *(continued)*

Stacy #1

Stacy is a junior in high school. He works at a grocery store on Monday, Tuesday, and Thursday nights from 5:00 to 9:00 p.m. and on Saturdays from 8:00 a.m. to 2:00 p.m. He plays on a city baseball team that practices on Wednesday nights from 6:30 p.m. to 7:30 p.m. and plays scheduled games on Friday nights from 8:30 to 9:30 p.m.

Stacy #2

Stacy is a senior in high school. She hopes to attend State College in the fall. Both of her parents graduated from State College as did her older brother and grandfather. Stacy wants to graduate from high school with honors. She is currently taking a chemistry class that has been very difficult for her. She received a failing grade on the last test because she had spent her free time over the weekend with her boyfriend, Lee. She is extremely upset because she might get a "C" in the chemistry class, and this could lower her grade point average enough that she won't graduate with honors. If she does not graduate with honors, she might not get into State College.

Her father recently lost his job, and Stacy has had to increase her work hours to help make her car and insurance payments, generate spending money, and put some money aside for her college expenses. She is now working at the mall from 5:00 to 9:00 p.m. on Monday, Tuesday, and Wednesday evenings, and 10:00 a.m. to 4:00 p.m. on Saturday. Her parents go out every other Saturday evening with friends, and Stacy's boyfriend (whom her parents do not particularly like) gets upset that Stacy doesn't spend enough time with him.

Stacy #3

Stacy wants to play city league soccer this spring. Stacy's mother works from 10:00 a.m. to 6:00 p.m. Tuesday through Saturday at a retail store. Stacy's dad owns a gas station and works from 7:30 a.m. to 6:00 p.m. Monday through Saturday. Soccer practice is every Tuesday and Thursday from 4:00 to 5:30 p.m. The games are played at different times every Saturday.

Stacy #4

Today is Monday and Stacy has just been given an assignment in history. She must research a famous person and write a four to seven-page paper about the person selected. She must have four references, turn in a rough draft on Thursday, and turn in the final paper and give an oral report with visual aids next Monday. One of the references must come from the public library located downtown. Stacy's mother is a CPA and is working long hours because it is tax season. Her mother's car is in the shop and will not be ready until next Tuesday.

Balancing Stacy's Time *(continued)*

Stacy #5

Stacy's parents are divorced. Stacy lives with his mother but visits his father (who lives 200 miles away) the first and third weekends of every month, flying out on Friday evening and returning on Sunday night. Stacy has a book report due next Monday and has not started reading the book. One of his friends is having a party Saturday night, and Stacy really wants to go; however, this is Stacy's weekend to visit his father. Stacy was unable to play tennis this year because he would miss too many tournaments due to his visitation schedule with his father. Stacy enjoys seeing his father, but sometimes it gets in the way of doing things that he wants to do with his friends or for himself.

Stacy #6

Stacy's mother and stepfather both work from 8:30 a.m. to 5:30 p.m. Either Stacy's mother or stepfather takes him to school in the mornings, but Stacy must ride the city bus home from school every day. Stacy's little brother walks home with the boy next door, and Stacy picks him up as soon as he gets home, around 4:00 p.m. Stacy takes care of his brother until his parents get home around 6:00 p.m. Stacy wants to attend the basketball game after school on Friday. The game begins at 4:00 p.m. The game is for the district championship, and all of his friends are going to be there.

Stacy #7

Stacy is a seventeen-year-old single parent with a three-month-old son. Stacy lives with her mother and father and thirteen-year-old brother. The father of the baby wants nothing to do with Stacy or their son. Stacy's mother is a sales representative for the local cable company and works from 8:30 a.m. to 5:00 p.m. Her father is the housewares manager for J-Mart and works odd hours. Stacy's parents help her out all they can, but finances are still a problem. Stacy is currently working as a checker at a grocery store making $5.50 per hour. Her schedule varies somewhat, but she typically works from 4:00 to 9:00 p.m. Monday, Wednesday, and Friday, and from 7:00 a.m. to 1:00 p.m. on Saturday. The child-care center at Stacy's school stays open until 5:30 p.m. on weekdays but is closed on weekends. Stacy's mother can pick up the baby when Stacy is working and also watches the baby while Stacy works on Saturday. Stacy had a flat tire on the way to school the other day—it was her second flat in a month. Her car really needs new tires, but she can't afford them. She had saved money from her last paycheck to put toward new tires, but the baby got sick and she had to use the money to pay the doctor's bill and to buy medicine.

Stacy #8

Today is Monday. Stacy has a science project due next Monday, a history test on Wednesday, and a geometry test on Friday. He hasn't started his science project or begun studying for his two tests. As he tries to decide when and where to begin, he starts thinking about his plans for the week. Tuesday night is his favorite night to watch television. There are all new episodes this week, so he can't miss them. Thursday night is the XYZ club meeting, and everyone is going out for pizza afterward. Lynn and Lee have asked him to go to the mall with them on Saturday. Everyone will be there. He is babysitting his little brother Saturday night while his mother goes out with some friends.

What Sources of Support Are Available?

From Employers

1. Flexible working hours: leads to greater productivity because of less absenteeism and tardiness; allows employees and parents to be where they are needed most
2. Part-time work or job-sharing that is decently paid and respected for both mothers and fathers: companies can retain valuable employees; employers benefit by having workers who are more eager and alert; removes the pressures between career and child-care needs for parents; allows more jobs in times of high unemployment
3. Recognition of the conflicting demands made on working parents
4. Cafeteria style program of fringe benefits to include on-the-job child-care subsidy and both maternity and paternity leave
5. Sick leave policies that to apply to both parents
6. Permission for parents at work to receive limited and planned phone calls from kids

From Families

1. Recognition by all family members that adults have needs and work demands
2. A change in family members' expectations that all their needs will be met immediately
3. Cooperation and participation of all family members in household management
4. A commitment from all family members to spend some time together

From Communities

1. Development of various child-care options: latch-key, day-care, night-care, sick children, infant or toddler care, combining senior citizen programs, summer day-care, park and recreation programs, and YMCA and or YWCA programs
2. Positive attitudes toward families with working parents encouraged within the community
3. Connection with other single adults
4. Awareness of the large numbers of working parents and variety of family or job combinations represented in the community
5. Recognition by school personnel that there may not be an available parent at home to provide support in case of illness, accidents, and other problems

Developed by Corrine R. Nirenstein and Maya Hansen Jones.

Life Planning

Using Resources to Meet Needs and Goals

Module Overview

Practical Problem: What should I do regarding using resources?

Competency 3.0.7: Establish a plan for using resources to meet individual and family needs and goals

Competency Builders:

3.0.7.1	Plan strategies to facilitate self-responsibility in managing a financial plan
3.0.7.2	Identify strategies for involving family members in financial planning
3.0.7.3	Analyze consumer rights and responsibilities
3.0.7.4	Identify and evaluate sources of consumer information
3.0.7.5	Evaluate financial institutions and services (e.g., savings, investments, credit)
3.0.7.6	Identify significance of establishing and maintaining good credit
3.0.7.7	Identify types of insurance available in relation to insurance needs throughout the life cycle
3.0.7.8	Identify factors to consider when making decisions about food, clothing, trans portation, and housing
3.0.7.9	Identify strategies for maintaining and conserving resources

Supporting Concepts:

1. Self-responsibility in using resources
2. Economic issues affecting use of resources
3. Financial planning
4. Banking and investment services
5. Consumer rights and responsibilities
6. Credit
7. Insurance
8. Strategies for maintaining and conserving resources
9. Factors affecting food decisions
10. Factors affecting clothing decisions
11. Factors affecting transportation decisions
12. Factors affecting housing decisions

Teacher Background Information

Rationale

Contrary to romanticized belief, each family unit is not a self-sufficient, independent unit. Throughout history the family unit has had to depend on others outside the family. This dependence could range from confiding in a friend to using government institutions to meet family needs. The economic interdependence of families and community and governmental institutions is especially pervasive. Our economic

interdependence extends beyond local communities and involves the exchange of goods and services through an international economic system. Because of this complexity and the resulting problems, economic issues were named by 72 percent of registered voters as the biggest problem facing their families (Boroughs, et. al., 1992).

Even teenagers contribute to this interdependence. Today's teenagers earn and spend more than their earlier counterparts. The typical high school student holds at least one part-time job resulting in considerable "spending power" (even at minimum wage) and what many writers refer to as "premature affluence" (Bachman, 1983). Overall, teenagers spent $26.9 billion of their own money during 1991—11 percent more than in 1990 (University Extension, 1993). In 1990, 50 percent of employed high school seniors said that they spent "most" or "all or almost all" of their earnings on personal items such as clothing, records, and recreation—largely discretionary items. African-Americans contributed more to family expenses than did whites (Ferderer, 1991).

In addition, more of the family dollar is being spent by teenagers, perhaps because they have more time to shop than their parents. A recent Teen Research Unlimited (University Extension, 1993) survey of 2,108 teenagers age 12 through 19 indicated that about 40 percent of the teens (30 percent of males and 47 percent of females) do the actual grocery shopping for their families. During 1991, the 27.1 million U.S. teen population spent $82 billion on goods and services for themselves and their families. This represents a 3.5 percent increase from 1990 and seems to be due to their spending more of their own money and less of their parents'. In addition the majority choose the soda (64 percent), shampoo (69 percent), ice cream (56 percent), and breakfast cereal (55 percent). As teenagers get older, they spend more. While 12 to 15 year olds spent $37 per week, those 16 to 17 spend $60 a week, and those 18 to 19 spend $101 a week.

Together, teenage and adult consumers account for two-thirds of all spending in America (Hage, 1992). This amounts to about $16,000 spent by the average American—over $4 trillion a year on goods and services (Schiller, 1993). Consequently banking institutions have become an important resource for families to use for savings, investments, credit, and checking accounts. Each consumer, including teenagers, needs to be familiar with these forms of money exchange and be able to use them wisely for the common good.

Individuals and their families need to understand how to define their needs and allocate their funds to provide for both current and future needs. This must include financial resources as well as personal resources such as skills, time, and energy.

Background

Economics, according to Bradley R. Schiller (1993), economist and federal government consultant, is the study of how best to allocate scarce resources among competing uses" (p. 13). Economic study is typically divided into microeconomics and macroeconomics. Microeconomics is concerned with individual behavior in the economy and the components of the larger economy. These components include consumer demand and patterns of consumption; supply decisions and production; competition and market

structures; market power and monopolies; labor supply and demand; and market failure and government intervention.

While microeconomics theory focuses on the behavior of individual consumers and firms, macroeconomics is concerned with the performance of the entire economy and forces which determine macroeconomic outcomes. Macroeconomic determinants include internal market forces (e.g., population growth, innovation, spending patterns); external shocks (e.g., wars, weather, trade disruptions); and policy levers (e.g., tax policy, government spending, regulations). The central focus of macroeconomics theory is understanding how the economy works, causes of its failure, and the public policies needed to achieve economic values and goals: "economic freedom, full employment, price stability, economic growth, economic productivity, economic security, and economic equity or justice; (Garman, 1993, p. 75). "The better the market works, the less government intervention is needed" (Schiller, 1993, p. 4).

Finding the right balance between markets and government "can be guided by three basic economic questions: what to produce, how to produce, and for whom to produce: (p. 6). The basic societal goal is to produce the optimum combination of goods and services for the available resources. Deciding what to produce is difficult because wants exceed resources, and one good can only be produced if less of another good is produced. Determining the most desirable production methods is achieved in the United States with a combination of market incentives and government regulations. Similarly, our mixed economic system uses a combination of market forces and government policies to determine for whom goods and services are provided. When the market does meet the needs of its people so they can be economically self-sufficient, the government intervenes to ensure public schools, homes for the homeless, and assistance for the poor and jobless. This is achieved by redistributing goods, services, and income obtained by taxing the rich.

To insure economic self-sufficiency of individuals and families, effective money management is critical. The difference between successfully satisfying a family's needs and wants, or declaring bankruptcy and doing without many goods that our society defines as basic needs, is an appropriate financial plan (Garman, 1993). A financial plan provides a management process for setting priorities for the use of income. Income, gained from a variety of sources, is usually measured in money. A financial plan can become one of the sources of income itself, if investments are used as a priority in the plan.

A successful financial plan must be realistic and workable for each individual and family. Developing a successful plan involves (1) setting financial goals; (2) estimating income; (3) knowing past expenses; (4) estimating future expenses; (5) balancing income and expenses; and (6) adjusting and updating the plan as needed (McKinney & Seiling, 1989a).

Many situational factors affect the priorities set in answering the questions "How should income be spent?" First, the family life cycle stages influence the family financial plan in several ways: (1) income levels vary from stage to stage; (2) needs and wants can shift from simple to complex priorities depending upon the life cycle stage; (3) investment goals may vary from investing in education to saving for a home or retirement; and (4) the financial plans of individuals can focus on their own needs and wants while families must balance the needs and wants of all the individuals (Judge, 1988).

Using Resources to Meet Needs and Goals

Besides the stage of the family life cycle, the priorities used in managing family resources will also depend on "the family's level of income, the number and ages of family members, the health of family members, where the family lives, the needs and wants of family members, and their skills, abilities, and other usable resources" (McKinney & Seiling, 1989a, p. 1).

Financial plans are usually organized on time priorities: short-term goals, medium-term goals, and long-term goals. In our society, at least four goals are really considered to be basic needs by most families: food, clothing, housing, and transportation. Consequently, a basic financial plan must meet these short term basic needs and the family must determine how to allocate their resources to provide for these basic necessities as well as other needs and wants on a continuing basis. Out of the typical consumer dollar, the 1990 Consumer Expenditure Survey found that the average consumer chooses to spend 35.1 cents for housing (shelter, furnishings, upkeep); 20.2 cents for transportation (car payments, insurance, maintenance); 17 cents for food; 6.4 cents for clothing; 5.8 cents for medical care; 5.6 cents for entertainment; and 9.9 cents for other goods and services (Schiller, 1993).

Despite what popular writers say about "rules of thumb" concerning what families "should" spend, there is really no basis for such "rules of thumb." A more helpful and realistic approach is to compare one's spending to the average annual expenditures of selected U.S. households. Over two-thirds of total annual spending goes for the combined areas of housing, food, and transportation. (However, lower-income units spend a larger proportion of their budget on food and housing than do upper-income units.) This leaves only about one third to cover health care, entertainment, apparel and all other categories. "It's no surprise that 'making ends meet' is a problem for many families and a management challenge for all (McKinney & Seiling, 1989a, p. 5). Depending upon the unique needs and wants of each family, the percentage each family spends on individual categories may differ substantially from household to household.

An inclusive financial plan must also provide for costs that provide security and peace of mind against the loss of something of value. For most individuals this protection comes in the form of insurance (Romness & Carr, 1986). Insurance is a financial contract between an individual and a company protecting the individual or family against the possibility of financial loss by death, illness or accident, property damage or loss, and legal liability. The insurer contracts to restore financial well-being to the one(s) being insured after an unpredictable financial loss (McKinney & Seiling, 1989b). The amount spent for the basic insurance categories—automobile, tenant's or home owner's, health, and life insurance—will again reflect the family's stage in the life cycle and risks and needs of the family. Another form of protection can be in liquid assets, which are funds held as savings or investments that can be easily accessed. The third form is the establishment and maintenance of good credit.

Life, auto, home, and health insurance is needed throughout the life cycle. After conducting a study, Undegrane (1992) concluded that the best insurance decisions require (1) getting recommendations from at least three agents; (2) investigating the financial stability of agents' insurance companies; and (3) determining how much insurance is needed in proportion to the family budget and potential exposure to risk.

Using Resources to Meet Needs and Goals

Ultimately, the success of a financial plan is influenced by the consumer skills of those using the plan. Consumers—those who select and pay for goods and services—who understand and prioritize their rights and responsibilities will receive more value for their money. Consumer legal rights include implied warranty rights (a written or unwritten promise by the seller that the product is usable and will not fail during the normal use), express warranty rights (written or unwritten statements that specify product or parts that will be replaced by the warrantor), and other statutory laws (e.g., Fair Credit Reporting Act, Fair Credit Billing Act) (Garman, 1993).

Consumers also have moral rights: "expectations that the marketplace will be guided by principles, rules, and standards of good conduct that arise from conscience or a sense of right and wrong" (Garman, 1993, p. 317). Moral rights include being (1) treated equitably; (2) treated courteously by salespersons . . . even though a purchase is not made; (3) given an opportunity to compare prices and products . . . without interference; (4) able to buy goods and services with socially acceptable minimum standards of quality; (5) sold products that are safe; (6) assured of honesty from merchants in transactions; (6) assured of a certain degree of privacy; (8) given fair treatment regardless of economic, political, religious, racial, ethnicity, gender, or youthful appearance (Garman, 1993). Consumer rights in America have evolved into seven important rights: the right to choice, the right to safety, the right to information, the right to voice, the right to redress or remedy, the right to environmental health, and the right to consumer education (Garman, 1993). Each of these rights bears accompanying responsibility to use that right in an educated manner.

Individuals and the family as a whole need to examine both the income factors and their needs and goals to establish areas of responsibility for the common good. To actually achieve the common good, families need to find strategies for involving all family members in financial planning and use of resources. For example, younger, dependent members of a family may develop skills and devote time resources to food preparation or cleaning and laundry management so older members of the family can devote more time to income-producing work. Another form of involvement of family members is participation in a family council where needs and wants are assessed by all the family members and mutual decisions are reached as to the priorities the family will follow. An emancipated family member (having the legal responsibility for all actions and commitments) may help with the family income, while managing a personal financial plan, or he or she may still accept support from the family to allow the individual to reach a particular goal such as an education (Romness & Carr, 1986). Each family needs to work together to determine how the income will be allocated, what resources family members can share, and how best to use credit and consumer information to further the family's financial plan.

Based upon mutual agreement, money is anything that can be used to pay for goods and services. Barter is an historic form of money and one that could return to use more frequently as our time resources become more limited. Other forms of money include checks, credit cards, and debit cards. More and more, financial transactions involve electronic transfers of funds. Credit, both in the form of credit cards and loans, is a form of "renting" money and involves a cost factor. Debit cards reflect the use of unseen money rather than cash (Judge, 1988).

Using Resources to Meet Needs and Goals

Mr. Dombey, a character created by Charles Dickens in *Dombey and Son*, believes that "money can do anything," and that this "very potent spirit" causes those who have it "to be respected, courted and admired." Whatever people think about wealth, money is a "very potent spirit" that cannot be ignored. Everyone should give some thought to the development of our monetary system. Since everyone must live within this system, attitudes toward money are almost as important as money itself (Dunkling & Room, 1990).

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Learning Activities

1. Self-responsibility in using resources

a. Read the case studies below and identify the resources being used in each situation. Determine whether or not the behavior in the case study represents responsible use of resources. Change irresponsible behavior in the case studies to reflect responsible behavior. Make a list of the characteristics of responsible behavior with regard to the use of resources. Review **Universal Values** (p. 35) and explain how these values can be used as criteria for making responsible decisions with regard to use of resources.

(1) Marian proudly drives her new car. Even though she got a great deal on it, she can just barely afford the loan payments each month. One thing she cannot afford is liability insurance, even though she knows she is required by law to carry that type of insurance. Her plan is to drive as safely as possible. If she doesn't have an accident, no one will ever know she does not have insurance.

(2) Kevin has a great job and makes a good salary. He also enjoys spending money. He buys clothes, sports equipment, videotapes, and compact discs whenever he sees something he likes. He often runs out of money before the next paycheck.

(3) Alex rarely recycles anything, believing it is too much trouble and will have little impact. He frequently eats take-out food in throw-away paper or plastic containers. He drives a car that gets poor gas mileage, and rarely rides with friends or uses public transportation.

(4) Gina believes credit cards are her greatest resource. Whenever she wants to purchase something, she needn't think about whether or not she has enough money in the bank. She can charge the purchase and pay for it later.

(5) Sonja and her friend rented an apartment under a six-month lease. They had several parties, each of which resulted in complaints from the neighbors. At the end of the lease, they moved out, not bothering to clean up or make any repairs, in spite of the fact that there was significant damage to the walls and carpeting. They became angry when the landlord did not return their security deposit.

Discussion Questions

- *How do you know when your use of resources is responsible?*
- *What are the consequences of irresponsible use of resources for individuals? Families? Society?*
- *In what ways do you use your resources responsibly?*
- *As you think about your life-management plan, what opportunities will you have to use resources responsibly?*

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b. Write a one- or two-sentence response to the question, "Why can't you buy everything you want? Share your responses with the class. Using resources, define *scarcity* (Suggested definition: a situation in which there are limited resources and unlimited wants). In small groups, make a poster illustrating resources that are scarce. Display your posters in the classroom. Explain how scarcity places you in the role of making decisions about how to use scare resources.

c. Using classroom resources, make a list of factors that will influence the decisions you make about your use of resources, such as those listed below. Write a story about a recent situation in which you made a decision about use of resources. In pairs, share stories and identify those factors that influenced your decision.

(1) Personal factors: resources, life cycle stage, needs, wants, goals, and values
(2) External factors: economic system, political system, social system, ecological considerations, and technical considerations

Discussion Questions

- *Which of these factors are you most likely to consider when making choices about use of resources? Why?*
- *Which factors are most important to consider? Why?*
- *What impact does your use of resources have on you? Your family? Your community? Society?*

2. Economic issues affecting use of resources

a. Using classroom resources, define *economics* and watch a teacher "chalk talk" on the circular flow of our economic system. In cooperative learning groups, collect newspaper articles concerning economic issues. For each article, explain how the article reflects the circular flow of our economic system. Then write the consequences of the economic issue for each of the three groups in the economic system: consumers, producers, and government. Share your findings with the class. Design a bulletin board featuring the articles entitled, "Economic Issues Affecting Our Use of Resources." Add articles to the bulletin board on a continuing basis.

Discussion Questions

- *Why is knowledge of our economic system important to you?*
- *How will this knowledge affect your use of resources?*
- *What sources of information could you use to keep informed about economic issues affecting you?*

Teacher Note: Our Economic System: The Circular Flow of Resources, Goods, Services, and Money Payments (p. 253-255) may be used as a reference for you as you plan your "chalk talk" with students. This information will help the students construct an advanced organizer for information that will be learned throughout this module.

b. In pairs, identify the origin of all the items in your possession at this moment (for example, clothing, jewelry, purse contents, and school supplies). Select one of the items and draw a poster with the name of that item written in the center of a wheel. On the spokes of the wheel, write the name of those affected by your purchase of that item. Consider manufacturers, distributors, and salespeople. Display your poster in the classroom and answer the questions below. Share your responses with the class.

(1) Who made these items?
(2) How did you get them?
(3) How did they get to the point of purchase?
(4) How does your purchase of these items represent the interdependence of our economic system?
(5) How does your purchase of these items represent the circular flow of our economic system?

c. In cooperative learning groups, choose one of the topics below and research the meaning of that topic in relation to our economic system. Explain why consumers should be informed about that topic. Present your findings in a class presentation.

(1) Types of Economic Systems
(2) Supply and Demand
(3) Government Policies that Influence the Economy
(4) Gross National Product
(5) Unemployment
(6) Inflation and Deflation
(7) International Economic Concepts

3. Financial planning

a. Draw play money from a container totalling anywhere between 500 and 3,000 dollars. Make a list of the things you would do with the money. Order the list according to your priorities. In pairs, share your list and identify values, short-term goals, and long-term goals reflected in your choices. Examine the personal goals from your life-management plan and explain how your choices reflect those goals.

Discussion Questions

- *Which uses of the money on your list support your personal goals?*
- *Which uses of the money are most extravagant? Most practical? Why?*
- *What factors influenced your decision about how to use the money?*
- *What is the relationship between values and goals and how you plan to spend money?*
- *What are the consequences of considering values and goals before spending money?*

b. Use **How Do You Feel About Managing Money?** (p. 256) to write a journal entry regarding your attitudes about financial management and spending money.

c. In pairs, review the case studies in **How Do Spending Priorities Vary?** (p. 257). Complete the reflection questions below.

d. Read **Developing a Spending Plan** (p. 258-259).

Discussion Questions

- *What are the consequences of having a spending plan? Not having a spending plan?*
- *Why do you think some people do not bother to develop a spending plan?*
- *What skills do you need to develop a spending plan that supports your life-management plan goals?*

e. In cooperative learning groups, create a case study that reflects the lifestyle you would like to be leading when you are living on your own. Explain values and financial goals related to this situation. Estimate a realistic income for the type of job you would like to hold. Using references, identify items to include in a budget and describe examples of fixed, flexible, and periodic expenses that apply to your situation. Use a computer program or budget worksheet to complete your budget. Present it to the class.

f. Read the situations below and explain factors that can defeat a budget plan or cause the plan to be reevaluated.

(1) You love to shop as a hobby and frequently buy items on impulse.
(2) You have trouble keeping records or your expenditures.
(3) You spend too much time trying to keep detailed records and the budget becomes too much work.
(4) You have a car accident and must pay for some of the repairs to your car.
(5) Your roommate moves out of the apartment.
(6) Your budget does not allow you to have any fun.

g. Review **Financial Planning Throughout the Life Cycle** (p. 260). Using the life line you developed for your life-management plan folder, indicate changes you can expect with regard to financial planning at each stage of your life cycle.

h. **Action Project:** For one week, keep a record of all your spending. Make a chart with the day, time, purchase, amount spent, and feelings or special circumstances surrounding the purchase. Total the amount spent and draw conclusions based on the following questions. Set a financial goal, write a contract to change your spending habits, and chart your progress. Write a summary of your experience.

(1) How would you describe your spending patterns?
(2) What influences what you spend?
(3) Are there any habits you would like to change? Why or why not?

i. **FHA/HERO:** Identify financial goals for your chapter and develop a budget that will achieve those goals.

j. Read **How to Talk About Money** (p. 261). In small groups, create family scenarios regarding financial planning and role-play the situation using at least one of the strategies identified in the article.

Discussion Questions
- *Why do families find it hard to talk about money issues?*
- *What are the consequences of not involving family members in financial planning?*
- *What skills do families need to communicate effectively about financial planning?*

k. **Action Project:** Organize a family meeting to identify a financial goal your family would like to work toward. Identify the target date for completion, the amount of money needed, the amount of money already saved, and develop a plan to reach your goal. Record progress toward each goal set. Write a report summarizing the process your family went through in setting and working together toward these goals.

4. Banking and investment services

a. Visit several financial institutions and create a display of brochures and posters illustrating the services available at each. Make a list of these services and use resources to define terms and explain the various services.

Discussion Questions
- *Which of these services would you be most likely to use? Why?*
- *Do you have any experience using any of these services?*
- *Why should you be aware of the types of services offered in your community?*

b. Examine sample checks, deposit slips, and checkbook registers. Use resources to determine how to use a checking account and practice completing these forms. Complete **Checking Account Decisions** (p. 262-263), and make a list of the factors to be considered before opening a checking account.

c. List names of several financial institutions in your area. Research the following questions and put them in chart form, with the information about each institution listed in a column devoted to information about that institution.

(1) What types of checking accounts are available?
(2) What is the cost of maintaining each account?
(3) What is the minimum balance required?
(4) What is the procedure followed when when this account is overdrawn?
(5) What kind of monthly statement information is available?
(6) What additional services are offered with this account?
(7) What hours are available for customer service?
(8) Is the institution conveniently located?

Discussion Questions

- *Why should you be aware of this information before making a decision about where to open a checking account?*
- *What are the similarities in services offered? The differences?*
- *What criteria would you use when deciding which bank is best?*

d. **Action Project:** Open a checking account at a local bank. Keep a record of what you considered as you made your decision about the type of checking account and where to open the account. Keep your checkbook register for a period of time and evaluate your responsible use of the account.

d. Complete **Choosing a Savings Plan** (p. 264).

e. **FHA/HERO**: Invite a panel of investment counselors in to discuss making investments. Divide the chapter into listening teams and following the information, recap the information assigned to each team.

(1) Listening Team 1: What types of investments are there?
(2) Listening Team 2: Who should make investments?
(3) Listening Team 3: What amount of risk is associated with each type of investment?
(4) Listening Team 4: What should I consider before making an investment?

5. Consumer rights and responsibilities

a. Using resources, define the meaning of the terms *right* and *responsibility* and list the five rights of consumers. Explain the origin of these rights. Copy each of the statements below on one of five posters. In small groups, choose a poster and list your ideas on the poster for one minute. Then pass your poster on to the next group, choose a new poster, and add to the list for one more minute. Continue until your group has had a chance to add to each of the five posters. Display these in the classroom.

(1) If I have a consumer right to be heard, then I have a responsibility to . . .
(2) If I have a consumer right to information, then I have a responsibility to . . .
(3) If I have a consumer right to safety, then I have a responsibility to . . .
(4) If I have a consumer right to choose, then I have a responsibility to . . .
(5) If I have a right to consumer education, then I have a responsibility to . . .

Discussion Questions
- *Why are each of these rights important to consumers?*
- *Why should consumers be aware of their rights?*
- *What would happen if consumers did not exercise their responsibilities?*

b. Complete **Responsible or Not—Do You Know?** (p. 265).

c. Complete **Agencies That Protect Consumers** (p. 266). Check your answers using **Agencies That Protect Consumers—Key** (p. 267).

d. Make a list of places to get consumer information, such as those listed below. Create a display of these sources. Identify the advantages and disadvantages of using each source. Using the criteria for reliable information established in Activity 2c of the Solving Personal and Family Problems module, evaluate the various sources for reliability.

(1) Friends and family members
(2) Advertising
(3) Packaging
(4) Consumer magazines and publications

Discussion Questions
- *What is the importance of seeking adequate information before making a decision about which product to buy?*
- *Which sources of consumer information have you used in the past? Why?*
- *Which sources of consumer information will you need to use when making major purchases related to your life-management plan goals? Why?*

e. In small groups, choose a type of product (personal care product, cassette tape or compact disk player, or sports equipment). Use resources to find ways to compare that product before purchasing. Research appropriate information, comparison shop at different places to purchase the product, and decide which brand of product is the best buy. Present your decision to the class.

Discussion Questions

- *Is comparison shopping a consumer responsibility? Why or why not?*
- *Do you comparison shop? Why or why not?*
- *Under what circumstances is comparison shopping especially important? Less important?*

f. **FHA/HERO:** Make a list of responsible consumer behaviors and survey students at your school to determine their habits as consumers. Compile your findings and discuss the consequences of responsible and irresponsible consumer behavior. Design a display about responsible consumer behavior and set it up at a local mall or shopping area.

g. **Action Project:** Choose an item that you will be purchasing in the near future as part of your life-management plan. Research sources of information about the product, comparison shop among places to purchase the item, and develop a chart indicating features of different brands. Choose the item you would purchase and justify your decision. Compile your findings into a final report, using the questions below for reflection.

(1) What are the personal consequences of you using comparison shopping techniques before making a decision about which product to buy? The consequences for others? The consequences for the economy?
(2) What did you find easiest about comparison shopping? Most difficult?
(3) When would you be most likely to use comparison shopping again?
(4) How much time should you spend comparison shopping for an item? Why?
(5) Which sources of information did you find most helpful? Why?
(6) Which sources of information are you most likely to use? Why?
(7) Would you have made the same decision if you had not used comparison shopping techniques? Why or why not?

6. Credit

a. In cooperative learning groups, develop a list of five to ten characteristics that you would look for in a person who wanted to borrow money from you. Read **Money Talks: Getting and Using Credit** (p. 268-272). In pairs, answer the questions below. Share your responses with the class.

(1) Why are each of the characteristics on your list important?
(2) How would the list be the same or different if you were a bank employee considering extending credit to someone?

(3) What would happen if your friend borrowed too much from you?
(4) What happens to people when they borrow too much from banks or other lenders? What happens to society?
(5) How can people know how much is acceptable when borrowing?
(6) Is it possible for people to avoid borrowing any money during their life time?
(7) When you consider your life-management plan goals, are there situations that will probably involve borrowing money? Give examples.

b. **FHA/HERO:** Invite a speaker from the credit bureau. Divide the class into listening teams to listen for the information given by the speaker and design a poster for the classroom on the information given.

(1) Listening Team 1: How credit is established
(2) Listening Team 2: How credit can be used wisely
(3) Listening Team 3: How credit can be misused
(4) Listening Team 4: What to do to reestablish a credit rating after misusing credit

c. In cooperative learning groups, research one of the following kinds of credit: revolving credit cards, three-day credit cards, interest-free credit cards, installment loans, home equity loans, or mortgages. Present the information you have learned about how that particular type of credit works and where you would go to obtain that type of credit. After the presentations of each group, make a chart identifying the advantages and disadvantages of using credit.

Discussion Questions
- *What are the similarities and differences between these types of credit?*
- *What purchases would you typically make with each different type? Why?*
- *What should you consider before using each of these types of credit?*
- *Why do individuals and families use consumer credit?*
- *How can the advantages of using consumer credit for one person be a disadvantage for another?*

d. Working in pairs, read **Money Talks: How Much Credit Can You Afford?** (p. 273-278) and complete **Credit Case Study** (p. 279).

e. Using resources, explain the difference between simple and compound interest. Explain the concept of interest rates. Use newspaper ads to identify examples of a variety of loans, interest rates, and time-limit options. Figure the monthly payments on several types of loans. In groups, check your math and compare answers.

f. In small groups, role-play one of the situations below, illustrating the steps to take in obtaining credit and information typically taken as part of a credit application.

(1) A student opening a charge account at a department store
(2) A family seeking a loan for a financial emergency
(3) A single person seeking a loan for a used car

Discussion Questions
- *How can you prepare information for a credit application?*
- *What skills do you need when seeking credit?*

g. Write a journal entry about your attitudes, values, and goals regarding using credit. Use the questions below to reflect on this issue.

(1) Do you anticipate using credit to achieve your life-management plan goals? If so, when?
(2) What would be some reasons for your use of credit?
(3) How do you feel about the idea of paying interest to borrow money so that purchase something more quickly than if you saved for that purchase and paid cash?
(4) Is it important for you to establish a credit rating? Why or why not?
(5) What plans do you have to establish a credit rating?
(6) How will you know when you are using credit wisely? Unwisely?

h. **Action Project:** Identify a major purchase you will be making as part of your life-management plan goals, such as a car or tuition for college or technical school. Shop for a loan for making that purchase. Make a chart illustrating the various types of loans available, financial institutions offering the loans, interest rates available, and various time-limits for repayment. Decide which loan you would most likely use and justify your decision.

7. Insurance

a. In pairs, make a list of ten risks you face every day. Categorize the risks you have identified using the following questions.

(1) Which risks are physical, such as personal injury or illness?
(2) Which ones are a risk to physical property or something you own?
(3) Which ones involve a social or emotional risk?
(4) What do all of these risks have in common? (uncertainty)
(5) Is it possible in life to remove all risks? Why or why not?

b. Write the three steps involved in managing consumer risks listed below on a chalkboard, overhead projector, or poster. Review the steps and read **Owning and Protecting Your Assets** (p. 280). Write the main points of the article on index cards, choose a card at random and explain the information you read about that particular point.

(1) Identify the risks. Ask yourself, "What could happen to cause a loss to me, my family, or my property?"
(2) Analyze the risks. Once a risk is identified, consider how likely that loss is. How costly would it be? What effects would the loss have?
(3) Control the risks. After identifying and analyzing risks, decide what to do about them. Some risks can be avoided completely, others can be reduced, accepted, or transferred.

c. **FHA/HERO:** Using **Words for Protection** (p. 281) and the terms listed below, develop a game to learn the terms associated with insurance. Place the meaning of terms or answers to questions on cards on a board. The object of the game is to provide the correct questions when confronted with the answer. Assign varying level of points to those that are more difficult or easier to answer. Divide the chapter into two groups, assign a score keeper, and plan a celebration or reward for the winners.

(1) Insurance agent
(2) Insurance policy
(3) Premium
(4) Deductible
(5) Liability
(6) Income insurance
(7) Social security
(8) Loss of income insurance

d. In small groups, complete **Managing the Possibility of Loss** (p. 282). Share your results with the class by writing your results on the chalkboard, including advantages and disadvantages of each method. Identify common methods used.

e. **FHA/HERO:** Invite a panel of insurance agents to class to discuss how to choose an insurance agent. Develop questions to ask the panel members, such as those listed below, and decide who will ask the questions prior to the panel discussion.

(1) What service does an insurance agent provide?
(2) What training is needed to become an agent?
(3) What do the letters "CLU" indicate?
(4) What is the difference between an exclusive agent and an independent agent?
(5) Who regulates the insurance industry?

f. In small groups, choose one of the case studies below and identify types of insurance you would select to provide protection in that situation. Share your decisions with the class and justify your choices.

(1) You are the father of two children, ages 3 and 5. Your wife died about two years ago and now your parents help in caring for the children while you are at work. You own your own home.

(2) You have been married for two years and you and your husband both attend college. You both have part-time jobs that help to pay your expenses. You live in the college's apartments for married students. You will both graduate at the end of next quarter and hope to find jobs in a nearby city. You don't own a car, but hope to get one as soon as you graduate.

(3) You and your wife are both in your mid-sixties. You have been married for three months. This is the second marriage for each of you. Although you both receive Social Security, you have decided to move in with your son-in-law in order to save on expenses.

(4) You are a mother of one boy, who is three years old. You were divorced recently and are living in an apartment building close to your work. You would like to move into a better neighborhood, but without the skills to find a better job, you cannot afford to move. Besides, you had to sell your car last year because you couldn't afford to keep it. A neighbor looks after your daughter while you are at work.

(5) You and your wife have been married for about ten years. You have one child and a second one is one the way. Your wife does not work, so your job supports the family. You own two cars and are buying a home.

Discussion Questions

- *What factors did you consider as you decided what types of insurance you needed in each situation?*
- *Why would insurance be important in each situation?*
- *What circumstances would make it difficult for a family to purchase insurance?*

8. Strategies for maintaining and conserving resources

a. Collect newspaper articles reflecting environmental issues in which resources are being wasted or inefficiently used. Display these articles on a bulletin board entitled, "Environmental Issues Surrounding Our Use of Resources." Make a list of resources that you use on a daily basis that are creating environmental concerns and add pictures of these resources to the bulletin board.

Discussion Questions

- *Why is it important to consider environmental issues as you use resources?*
- *What are the consequences of misuse of resources for individuals? Families? Society?*
- *Why should you be concerned about conserving and maintaining resources?*

b. **FHA/HERO:** Invite a speaker from the Ohio Department of Natural Resources or the Ohio State University Extension to discuss ways that consumers can conserve and

maintain resources. Divide the chapter into listening teams and assign each team the responsibility of listening and reporting on information the speaker gives about the topics listed below.

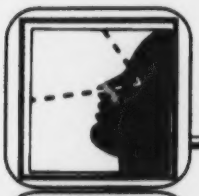
(1) Listening Team 1: Purchase and use habits of consumers that have negative environmental consequences
(2) Listening Team 2: Strategies to use when consuming goods and services
(3) Listening Team 3: Sources of information regarding environmental issues of interest to consumers
(4) Listening Team 4: Buying strategies that will have positive environmental consequences

c. **FHA/HERO:** Design a pamphlet on making earth-friendly purchases and distribute the pamphlet to students and community members.

d. **Action Project:** Choose one way that you would like to change your use of resources to have a more positive effect on the environment. Set goals regarding changing your behavior and keep track of your progress toward those goals. Summarize your experience and answer the questions below. Share your experience with the class.

(1) What is your personal responsibility for use of the world's resources?
(2) Can the choices that one person makes have an impact on the use of environmental resources?
(3) What impact do you think your experience had on the use of environmental resources?
(4) What did you learn from this experience?
(5) Will this experience change how you choose to behave in the future? Why or why not?

Teacher Note: Depending on the focus of the Life Planning course in your district, a varied amount of time may be spent on the remaining activities in this module. If time allows, all the areas could be explored in depth. If time is limited, several other options are possible. You may choose one or two of the remaining supporting concepts depending on student interest, needs, and past experience with other Work and Family Life courses. Another option is to assign each supporting concept to a cooperative learning group and have information learned in the project presented to the entire class. The activities may also be assigned as Action Projects, allowing students to explore their specific area of interest and then reporting information learned in a class presentation.



CONTENT MODULE 7

Using Resources to Meet Needs and Goals

9. Factors affecting food decisions

a. Using materials from the United States Department of Agriculture and other classroom resources, review the Dietary Guidelines for Americans including the Food Guide Pyramid. Make a poster illustrating each guideline, the rationale for that guideline, and suggestions for implementing that guideline into your lifestyle. Display the posters in class.

Discussion Questions

- *Why should you be concerned about the food choices you make?*
- *What are the consequences of following these guidelines? Not following these guidelines?*
- *What factors might make it difficult to follow these guidelines?*

Teacher Note: The Dietary Guidelines for Americans and the Food Guide Pyramid were explored in the learning activities of Content Module 2, Ensuring Wellness. This activity should be a review, depending on the learning activities selected from that module.

b. Read **Supermarket Smarts** (p. 283.) In small groups, choose one of the food shopping strategies listed below and use classroom resources to research how to effectively use that strategy when shopping for food. Present your findings to the class.

(1) Unit pricing of grocery items for comparison shopping
(2) Using food labels to compare products
(3) Choosing where to shop
(4) Deciding on criteria for food selection

Discussion Questions

- *Which of these strategies would you be most likely to use? Least likely to use? Why?*
- *What are the consequences of implementing these various strategies?*
- *What skills do you need to implement these strategies?*

c. Complete **To Market, To Market** (p. 284-285). In small groups, compare your project experiences and evaluate your skill in staying within a food budget and eating nutritious foods.

Discussion Questions

- *What is the biggest challenge when trying to stay within a food budget?*
- *If you were living on your own, would the budget you have established in this exercise be realistic? Why or why not?*
- *Why is it important to plan a food budget?*

d. Make a list of skills needed to prepare nutritious foods, such as those listed below. Using a rating scale of 1 to 5, with 1 being the least amount of skill and 5 being the highest amount of skill, rate your level of skill for each food preparation skill identified. In food laboratory groups, choose one of the meals you planned as part of the **Market to Market** (p. 284-285) project, and watch a teacher demonstrate the skills needed to prepare that meal. Prepare the meal as a laboratory group, practicing the various skills. Evaluate any change in your skills as a result of the food lab experience.

(1) Using guidelines for safety while preparing food
(2) Maintaining sanitation standards
(3) Using time management skills
(4) Following food science principles during preparation
(5) Using and modifying recipes

e. **Action Project:** Plan and prepare meals at home, focusing on those food preparation skills which you would most like to improve. Evaluate your progress toward improving your food preparation skills.

10. Factors affecting clothing decisions

a. Collect pictures of people in various career settings. For each picture, explain the choice of clothing and the relationship of that clothing to job responsibilities. In pairs, answer the questions below. Share your responses with the class and summarize the importance of clothing choices to career success.

(1) How does clothing contribute to the first impressions people make of you on the job?
(2) How does clothing indicate the type of job a person has?
(3) How can clothing help as you seek a job?
(4) How does grooming play a role in your success on a job?
(5) What are some factors to consider when dressing for a particular job?

b. Invite a wardrobe consultant to class to discuss how to plan a career wardrobe and choose clothing purchases. Using suggestions from the speaker, design your own career wardrobe, considering each of the following factors in your plan. Cut out pictures from magazines or catalogs to illustrate your wardrobe choices.

(1) Types of clothing that are appropriate
(2) Types of accessories that are appropriate
(3) Shoes or footwear
(4) Hair style or headgear

Discussion Questions

- *What factors did you consider as you selected wardrobe items?*
- *Are there any types of clothing or wardrobe accessories that would be inappropriate for your chosen career? Why or why not?*
- *What difference do clothing choices make with regard to career success?*

c. Read **Learning to Shop Effectively** (p. 286). Using classroom resources, make a list of factors to consider when purchasing clothing, such as those listed below. Using one of the clothing items in your wardrobe plan, comparison shop for that item in at least three stores. Make a chart illustrating your findings. In small groups, compare your charts and identify places to shop for clothing and get the best buy for your money.

(1) Quality of construction
(2) Price
(3) Store reputation and return policy
(4) Fit
(5) Cleaning requirements

d. Write a story about an experience you have had in which clothing was improperly cared for, resulting in damage to the garment. Share your stories with the class. Read **Clothing Care for Longer Wear** (p. 287) and discuss the importance of appropriately caring for clothing.

11. Factors affecting transportation decisions

a. Collect advertisements for cars and brochures about cars from automobile dealers. Include a variety of car models and manufacturers. Display the photos and brochures in the classroom. Examine the display and answer the questions below.

(1) What do these ads and brochures tell you about the significance of cars in our society?
(2) Would you consider a car to be a symbol of a person's lifestyle? Why or why not?
(3) As you think about your life-management plan goals, do you see yourself purchasing a car? Why or why not?
(4) What other forms of transportation could you consider that would help you in meeting your goals?
(5) What factors should you consider as you decide how to meet your transportation needs?
(6) What values will influence your decision about which forms of transportation you will use?

b. In cooperative learning groups, choose a card from a container that describes a sample car make and model. Using newspaper advertisements, research the approximate cost of that car. Complete **Financing A Car** (p. 288). Using resources, identify and determine how to estimate the costs of operating a car, such as those listed below. Estimate how much it would cost to operate the car you have chosen. Form new groups, with each member of a new group having researched a different make and model car, and share information. Note similarities and differences in your findings.

(1) Insurance
(2) License fees and registration
(3) Garage rent or parking fees
(4) Gasoline
(5) Maintenance

c. Imagine that you are about to purchase the car you have always wanted and will be obtaining an auto insurance policy. Interview an insurance agent to determine the factors that will influence how much you will pay for that auto insurance such as those listed below.

(1) Age
(2) Type of car
(3) Where you live
(4) How your car is used

Discussion Questions
- *Why is the age and sex of the driver significant to the amount charged?*
- *Why is it important to get estimates on auto insurance before you purchase a car?*
- *How much of a factor is where you live when your insurance rates are concerned?*
- *What is a safe driver plan?*

d. Complete **Automobile Insurance** (p. 289).

Discussion Questions
- *What are the key factors used to determine auto insurance rates?*
- *Which group has the most accidents? Why?*

e. **Action Project:** Complete **Shopping for Auto Insurance** (p. 290).

f. Using resources such as *Consumer Reports Annual Auto Issue*, identify factors to consider when evaluating cars for purchase, such as those listed next. Make a display of several models of cars and discuss why some are recommended over others. Develop a checklist using the factors you have identified. Visit several automobile dealers and evaluate one or more cars using your list of factors.

(1) Price
(2) Reliability
(3) Fuel Usage
(4) Safety features
(5) Insurance costs

Discussion Questions
- *What sources of information could you use to find out about these factors?*
- *Why should you consider these factors before purchasing a car?*
- *Which of the factors are most important to you? Least important to you? Why?*

g. **FHA/HERO:** Invite an auto mechanic to class to discuss how to maintain a car. Demonstrate these techniques on a car in the school parking lot. Develop a checklist for car maintenance and distribute it to students at your school.

h. **Action Project:** Choose a car that meets your needs, wants, and resources and is consistent with your life-management plan goals. Research the cost of buying and operating the car. Visit several dealers and compare prices. Decide which car you would buy and where you would buy it. Summarize your work in a final report. Present your findings to the class.

12. Factors affecting housing decisions

a. Use local newspapers, identify types of housing available in your community. Make a display of real estate brochures, apartment or condominium materials, and newspaper ads illustrating the different types available. In small groups, choose one of the types and research the costs, availability, and advantages and disadvantages of each type. Present your findings to the class.

b. Imagine that you have just graduated from high school and must choose a place to live on your own. Make a list of your housing wants and needs, your potential resources, and other factors that will influence your housing decision. In small groups, share your lists.

Discussion Questions
- *Which factors are most important to consider when selecting housing?*
- *What would happen if you selected housing without considering one or more of these factors?*
- *Where can you go to get information about housing when you are ready to choose a place to live?*

c. **FHA/HERO:** Invite a realtor or landlord to class to discuss rental agreements and leases and the process involved in renting a place to live.

d. In cooperative learning groups, assume an independent living situation and agree on a monthly income. Decide how much is available for housing. Research and select a place to live, determining the best housing value. Present your findings to the class.

e. Use resources to determine what you would need to furnish an apartment. Make a list of items needed, possible ways to obtain those items, and estimated cost. In cooperative learning groups, divide the list of items according to the following categories and research ways to shop effectively for those items. Share your findings in a presentation to the class.

(1) Furniture
(2) Major appliances
(3) Entertainment products (television, stereo, etc.)
(4) Kitchen items

f. **Action Project:** Complete a project about obtaining and furnishing your first apartment. Research possible housing choices and justify your final choice. List and comparison shop for items you need to furnish the apartment. Summarize your project in a final report.

Assessment

Paper and Pencil

1. Identify at least four strategies for involving family members in financial planning.

2. Given consumer rights and responsibilities, analyze the consequences of each for self, family, and society.

3. Given sources of consumer information, evaluate the reliability of each source.

4. Given a list of financial institutions and services, evaluate the advantages and disadvantages of using each institution and service.

5. Without the aid of references, write a paragraph explaining the significance of establishing and maintaining good credit.

6. Given case studies of people at various stages of the life cycle, identify types of insurance available to meet the needs of the person at that stage.

7. Identify at least three factors to consider when purchasing each of the following: food, clothing, transportation, and housing.

8. Identify at least five strategies for maintaining and conserving resources.

Classroom Experiences

1. In cooperative learning groups, collect newspaper articles concerning economic issues. For each article, explain how the article reflects the circular flow of our economic system. Then write the consequences of the economic issue for each of the three groups in the economic system: consumers, producers, and government. Share your findings with the class.

2. In cooperative learning groups, choose a topic related to the economy and research the meaning of that topic in relation to our economic system. Explain why consumers should be informed about that topic. Present your findings in a class presentation.

3. In cooperative learning groups, create a case study that reflects the lifestyle you would like to be leading when you are living on your own. Explain values and financial goals related to this situation. Estimate a realistic income for the type of job you would like to hold. Using references, identify items to include in a budget and describe examples of fixed, flexible, and periodic expenses that apply to your situation. Use a computer program or budget worksheet to complete your budget. Present it to the class.

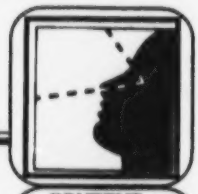
4. Compare names of several financial institutions in your area by researching types of accounts available, costs, minimum balance requirements, bank hours, and additional services for each institution.

5. In small groups, choose a type of product (personal care product, cassette tape or compact disk player, or sports equipment). Use resources to find ways to compare that product before purchasing. Research appropriate information, comparison shop at different places to purchase the product, and decide which brand of product is the best buy. Present your decision to the class.

6. In cooperative learning groups, research one of the following kinds of credit: revolving credit cards, three-day credit cards, interest-free credit cards, installment loans, home equity loans, or mortgages. Present the information you have learned about how that particular type of credit works and where you would go to obtain that type of credit.

7. In small groups choose a situation and plan an insurance program to provide protection for the situation. Share your decision with the class and justify your choice.

8. Complete a project to plan meals and shop for food. In small groups, compare your project experiences and evaluate your skill in staying within a food budget and eating nutritious foods. In food laboratory groups, choose a meal and prepare it, practicing the various food preparation skills.



laboratory groups, choose a meal and prepare it, practicing the various food preparation skills.

9. Design your own career wardrobe. Using one of the clothing items in your wardrobe plan, comparison shop for that item in at least three stores. Make a chart illustrating your findings.

10. In cooperative learning groups, choose a specific car model and research the approximate cost of purchasing and operating that particular car.

11. In cooperative learning groups, assume an independent living situation and agree on a monthly income. Decide how much is available for housing. Research and select a place to live, determining the best housing value. Present your findings to the class.

Application to Real-life Experiences

1. For one week, keep a record of all your spending. Make a chart with the day, time, purchase, amount spent, and feelings or special circumstances surrounding the purchase. Total the amount spent and draw conclusions about your spending patterns. Set a financial goal, write a contract to change your spending habits, and chart your progress. Write a summary of your experience.

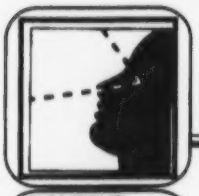
2. Organize a family meeting to identify a financial goal your family would like to work toward. Record progress toward each goal set. Write a report summarizing the process your family went through in setting and working together toward these goals.

3. Open a checking account at a local bank. Keep a record of what you considered as you made your decision about the type of checking account and where to open the account. Keep your checkbook register for a period of time and evaluate your responsible use of the account.

4. Choose an item that you will be purchasing in the near future as part of your life-management plan. Research sources of information about the product, comparison shop among places to purchase the item, and develop a chart indicating features of different brands. Choose the item you would purchase and justify your decision. Compile your findings into a final report.

5. Identify a major purchase you will be making as part of your life-management plan goals, such as a car or tuition for college or technical school. Shop for a loan for making that purchase. Make a chart illustrating the various types of loans available, financial institutions offering the loans, interest rates available, and various time-limits for repayment. Decide which loan you would most likely use and justify your decision.

6. Choose one way that you would like to change your use of resources to have a more positive effect on the environment. Set goals regarding changing your behavior and keep track of your progress toward those goals. Summarize your experience and answer the questions below. Share your experience with the class.



7. Plan and prepare meals at home, focusing on those food preparation skills which you would most like to improve. Evaluate your progress toward improving your food preparation skills.

8. Complete a project in which you compare auto insurance policies.

9. Choose a car that meets your needs, wants, and resources and is consistent with your life-management plan goals. Research the cost of buying and operating the car. Visit several dealers and compare prices. Decide which car you would buy and where you would buy it. Summarize your work in a final report. Present your findings to the class.

10. Complete a project about obtaining and furnishing your first apartment. Research possible housing choices and justify your final choice. List and comparison shop for items you need to furnish the apartment. Summarize your project in a final report.

Our Economic System: The Circular Flow of Resources, Goods, Services, and Money Payments

Our economy is made up of three groups: consumers, producers, and governments. All three make decisions in our economic system, though the key role is really played by the consumer.

Decisions made by consumers affect both individuals and the economy. An expenditure by one person or economic unit is income to another. The total of personal and group decisions and exchanges provide a flow of goods and services in exchange for money. Labor, investment capital, management, and natural resources also flow to businesses in exchange for wages, rent, commission, or profit.

Let's look at these three roles and their relationship to the circular flow as illustrated, in Figure 1.

Consumers or Resource Owners

Almost two-thirds of our nation's total economic output consists of goods and services bought by individuals and households for personal use. The remaining one-third is bought by businesses and governments. The role of consumer is truly an important one in today's economy.

Everyday, we make decisions to buy or not to buy, and these decisions directly affect our economy. Our willingness and ability to spend our money for certain goods and services is called demand. Demand is influenced by the prices and quality of goods and services. If the price of something rises, we often decide to buy less of it, or to buy something else. If the price goes down, we may buy more of it.

When our incomes change, our demands are also affected. We buy less or shift to cheaper items when our incomes go down. We tend to choose more expensive items or simply buy more when our incomes go up. Our demand for goods and services affects the efficiency of producers. Most of us look for good values when we buy, and we are increasingly concerned with product safety and reliability. We try to select goods and services that will serve us best and have the highest quality for the price. This rewards efficient producers, who keep quality up and prices down, and penalizes inefficient ones. To succeed, producers must continue to offer goods and services that consumers want.

The circular flow begins with consumers, those individuals and families who supply the services of their land, labor, and capital to producers in exchange for money income payments in the form of wages, salaries, rents, interest, and profits. Consumers in turn use these income payments to purchase the finished goods and services supplied by the producers.

Producers or Business Firms

Producers are those who work by themselves or in groups to provide goods and services. They have made economic decisions based on what they believe the demand will be for their products or services—and they expect to earn an income from what they do.

Producers use the proceeds from the sales of goods and services to pay consumers for the services the producers receive by employing the resources. This is how the circular flow of resources, goods, and services, and money income payments is established and maintained.

Payments in the lower loop of the chart in Figure 1 (sometimes called the factor market), appear as income to the resource owners who sell productive services, but these same payments appear as costs to the business firms

Adapted from materials developed by Karen Heath, Assistant Director, Vocational and Career Education, Ohio Department of Education.

Our Economic System *(continued)*

that buy productive services. Likewise, payments in the upper loop (sometimes called the product market), appear as costs to the resource owners who buy goods and services, but these same payments appear as income to the business firms that sell goods and services.

Governments

Over 200 years ago, our Constitution set forth certain goals that were essential to creating and maintaining a climate in which people could work, invest, and prosper. Since the Constitution was written, the country has grown enormously and so has the government's role and responsibility. There are five major areas in which government units, on the federal, state, and local levels, are involved in the economy.

Protecting the rights and freedoms of individuals—economic, political, and religious—through our courts and the administration of our laws.

Providing goods and services in the interest of all of us—such as highways, national defense, and education.

Regulating—the promotion of fair economic competition and the protection of public health and safety.

Promoting economic growth and stabilization—through various economic policies and programs.

Directing support to individuals—programs to reduce hardships for individuals who cannot meet their minimum needs because of special circumstances or lack of employment.

As indicated in Figure 1, resource owners or consumers sell the services of some of their labor and other resources to governments as well as to business firms, and business firms sell some of their finished goods and services to governments as well as to individual resource owners. Governments collect money payments from both business firms and individual resource owners and also make money payments, including transfer payments, to both of these groups.

Decision Making in Our Economic System

Over two hundred years ago, our government exercised little control in business matters, and individuals made almost all the economic decisions. Even in those early years, though, there was an active national debate concerned with the extent of government involvement in economic life.

Today, things have become much more complicated. Yet Americans still exercise many freedoms of economic choice. We now have an economy in which three groups play major decision-making roles:

Consumers, who look for the best value in return for what they spend.
Producers, who seek the best income for what they offer.
Governments—federal, state, and local—that seek to promote the safety and welfare of the public, and to provide services in the public interest.

You may think of yourself only as a consumer. But most people are part of all three groups: as consumers, as producers, and as voters helping to influence decisions made by governments.

Our Economic System *(continued)*

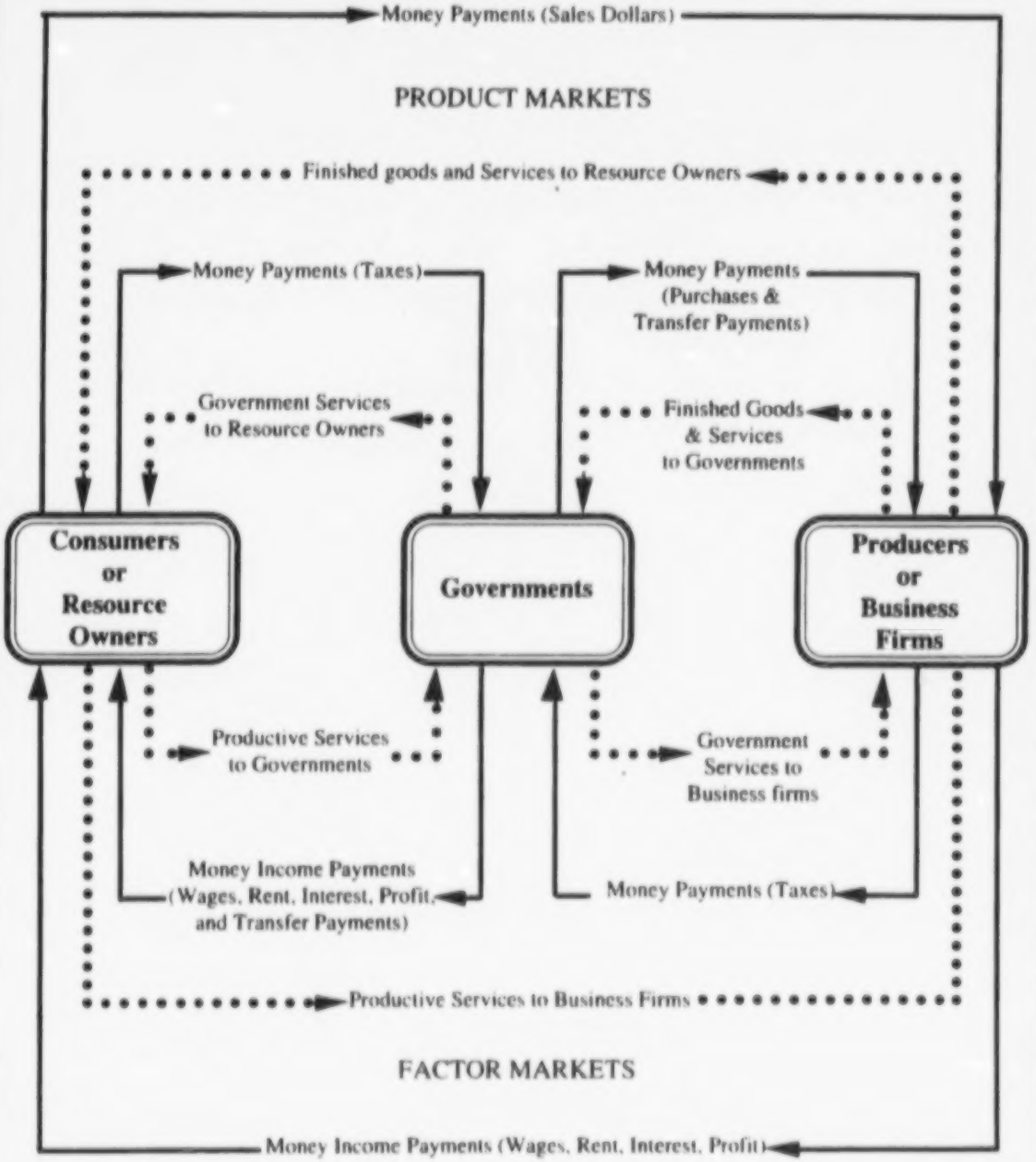

Money Payments (Sales Dollars)
PRODUCT MARKETS
Finished goods and Services to Resource Owners
Money Payments (Taxes)
Money Payments (Purchases & Transfer Payments)
Government Services to Resource Owners
Finished Goods & Services to Governments
Consumers or Resource Owners
Governments
Producers or Business Firms
Productive Services to Governments
Government Services to Business firms
Money Income Payments (Wages, Rent, Interest, Profit, and Transfer Payments)
Money Payments (Taxes)
Productive Services to Business Firms
FACTOR MARKETS
Money Income Payments (Wages, Rent, Interest, Profit)

Figure 1. Our Economic System: The Circular Flow of Resources, Goods, Services, and Money Payments

How Do You Feel About Managing Money?

Answer the items below to help you learn more about your values and feelings about money.

1. Imagine that you have just won $10,000 in the lottery. What will you do with the money?

2. Imagine that you are living on your own and have just lost your job. How will you go about reducing your spending until you find another job?

3. What would you like to spend more money on? Less money on?

4. What money problem do you experience more frequently?

5. What is the most foolish thing you have spent money on?

6. What is the most sensible thing you've spent money on?

7. How do you feel about buying on credit?

8. What is the most important thing money does for you?

9. How do you feel when you are without money?

10. How do you feel about saving money?

11. How do you feel about budgeting?

How Do Spending Priorities Vary?

Directions: Each of the case studies below represents a different spending pattern. The pie charts illustrate how much of total spending is allocated to various items. Compare the two cases and answer the following questions:

(1) What are the similarities in the two care studies? The differences?

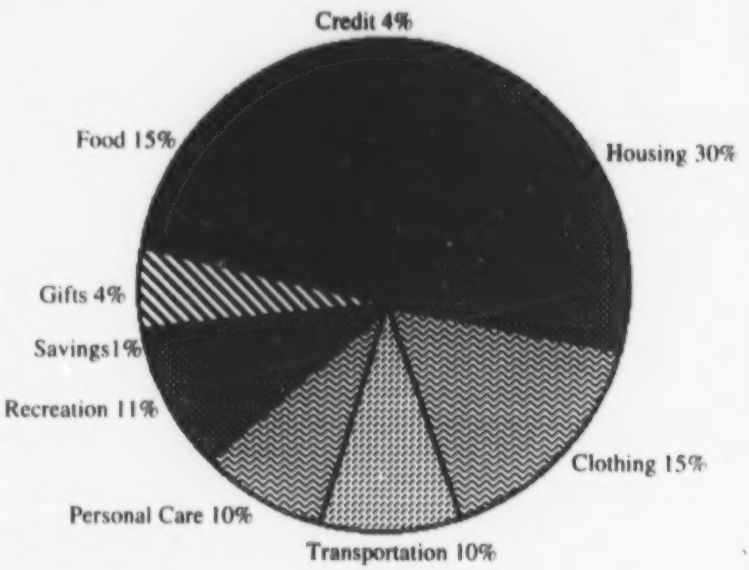
(2) How does the percentage spent in various categories compare to recommended percentages in these categories?

(3) What are the values reflected in case study A? B?

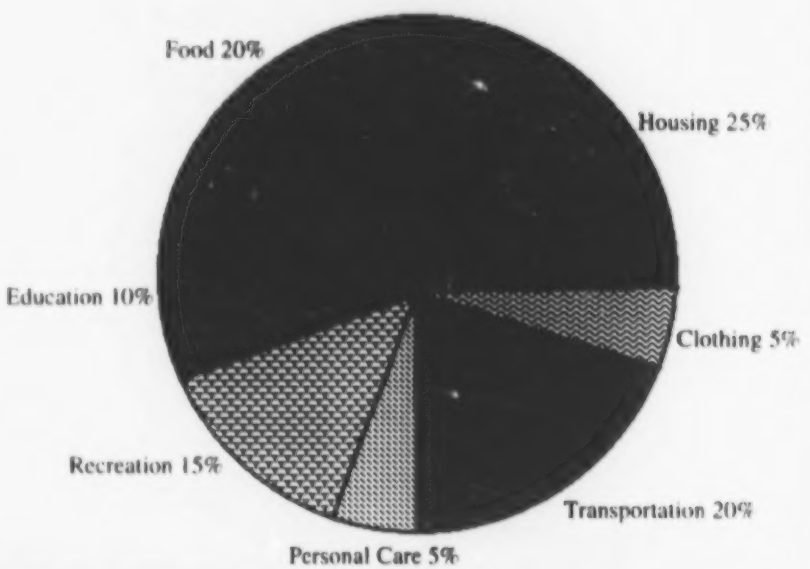
(4) What are the consequences of the values in case study A? B?

(5) Which case study best reflects your own values?

Case Study A



Case Study B



Source: *Decisions for Independent Living*. Bismarck, North Dakota: State Board for Vocational Education, 1989.

Developing a Spending Plan

Most people feel that no matter what their income, they need more money to meet their expenses. More money may not always be the answer. Most important is how you plan and then, actually spend the money.

There are things you can do to get more from your dollars and have greater satisfaction from your spending. It is important to know how much you have to spend. The secret of developing a realistic spending plan is knowing where you are now, where you want to go in the future, and figuring out how to get there. It's similar to charting a long trip. You just have to find out which roads to take in order to reach your final destination or in this case, your financial goals.

A Successful Plan

By now you know that achieving a successful financial management plan will require you to make some decisions. Here are some of the things you may want to do as you begin your planning.

1. Learn about your current spending habits. Chart your spending over a period of time and determine where your money goes.
2. Evaluate whether these spending patterns are helping you to achieve your financial goals. Are there areas in which you want to spend less? Are there areas in which you are spending too little?
3. Determine whether you need to develop some decision-making or shopping skills that will allow you to get the most for your money.
4. Make a commitment to get your spending in line with your financial goals. Only you can decide how your income will be spent. Effective money management will depend on the way you choose to live and the goals you plan to achieve.
5. List you goals that involve financial resources and evaluate the values behind those goals. Consider all the resources you have to reach those goals, including your time, knowledge, and skills.

Some Spending Guidelines

Spending guideline percentages may be useful as you examine your spending patterns. Spending guidelines are for comparison purposes only. They are not hard and fast rules. One family may choose to spend 40 percent of the income on housing and less on clothing and transportation. Another may choose to spend more on transportation and less on housing. It's up to you to decide your own priorities. The figures below are from the Department of Labor Consumer Expenditure Survey (December 1993). Remember—these show only the average expenditures of surveyed households, not what people should spend. You can see that the combined categories of housing, food, and transportation takes about two thirds of the budget and about one third goes for all other expenses. That's where the challenge of money management comes in!

Housing	31.8%
Food	14.3%
Transportation	17.5%
Clothing & Services	5.7%
Health Care	5.5%
Entertainment	5.0%
All other*	20.2%

*Includes reading, education, personal care, cash contributions, personal insurance and pensions, and miscellaneous expenditures.

Used with permission of Ohio State University Extension (5/94) from MANAGING YOUR MONEY self study prepared by Eleanor Ames, County Extension Agent, Home Economics, Madison Co. and Carolyn McKinney, Ph.D., Family Resource Management Specialist, The Ohio State University, 1990; rev. 5/94. (Adapted from materials originally developed by Esther Maddux, Ph.D., Georgia Cooperative Extension Service.)

Checking Account Decisions *(continued)*

Questions:

1. Which bank has the lowest cost per check? Lowest service charge?

2. Which bank is most conveniently located?

3. Which bank should Jack/Penny choose? Why?

Choosing a Savings Plan

Financial Account Comparisons: Savings

Directions: Interest rates vary and so it is difficult for the consumer to be aware of current rates of interest. The following form is designed to help you become familiar with a method of comparing interest rates. Questions to ask about each plan are listed in the left-hand column. Types of lending institutions are listed as column headings. To find answers to the questions, consult a newspaper or contact the various institutions. List the names of each institution from which you obtained information on the vertical lines. Then analyze your findings.

QUESTIONS	FINANCIAL INSTITUTIONS						
	Savings and Loan	Bank Checking Account	Bank Savings Account	Bank Christmas Club Account	U.S. Savings Bond	Credit Union	Time Deposit or Money Market Certificate
1. What amount of annual interest will be paid on my money?							
2. How often will the interest be computed?							
3. What are the charges that will be imposed on my account?							
4. What is the maximum amount the account is insured for?							
5. Are there any penalties for early withdrawal?							
6. What is the minimum amount you can put in this account?							

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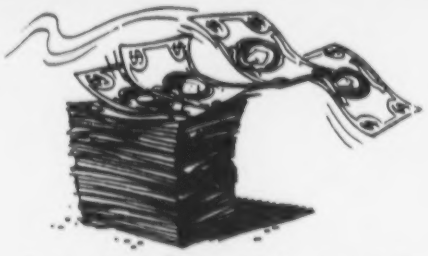

How To Talk About Money

Preventing and overcoming money problems takes honest and open communication. It also takes some time and effort. Talking about money is hard. It means more than just discussing the amount of income, who's spending what, and how much things cost.

Think about money—what does it mean to you? To some it means power. To others it may mean security or status. Take some time and find out just what you and your family members think about money. Don't wait until a problem occurs, try to talk on a regular basis. Also choose a place where you won't be interrupted. Here are some other tips:

1. People in general, are more supportive of decisions when they have been involved by giving some input. Try taking the democratic approach; include all family members, even children, in helping make decisions about money as a team. Let everyone have a chance to express their opinion. You will find that family members are more likely to be satisfied if they helped in making a decision.

2. Clearly identify the issue or concern. Just what is the problem? None of us are immune to problems. Some families may just have more or different ones. Is the problem spending too much money, spending at the wrong time, or spending on unnecessary or unimportant items? Financial problems are made more serious by certain addictive behaviors (for example, drugs, alcohol, or gambling). If you suspect this might be the cause of the problem, seek help from a local counseling or mental health center or from a qualified professional. It is imperative that you start working to solve these kinds of problems as you also work on your financial ones.

3. Every family member should state his or her feelings, wants, and needs freely. Others should not judge or criticize. Talk about the present. Try using I messages instead of saying "you always" or "you never." For example: "I get really upset when I find the gas tank empty whenever I go to drive the car."

4. Be sure to listen carefully to the other person. Let them know you understand what they said. For example: "Dad, you seemed upset when there was no gas in the car."

5. Be willing to negotiate for a realistic settlement of differences. Families must be ready to compromise. A verbal agreement is fine, but a written agreement may help even more to avoid conflicts. Example: When the gas tank gets to one quarter empty, the person driving is responsible for filling the tank.

Excerpted with permission of Ohio State University Extension (5/94) from "1. Where Do I Begin?" from MANAGING YOUR MONEY Self Study series prepared by Eleanor Ames, County Extension Agent, Home Economics Madison Co. and Carolyn McKinney, Ph.D., Family Resource Management Specialist, The Ohio State University, 1990. (Adapted from materials originally developed by Esther Maddux, Ph.D., Georgia Cooperative Extension Service).

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Checking Account Decisions

Directions: Read each of the situations below and the banking alternatives available. Then answer the questions below on a separate sheet of paper.

1. Jack is considering setting up a checking account. Jack thinks he will use about ten checks per month. He has $100 to deposit in an account. He works from 10:00 a.m. to 6:00 p.m. daily, Tuesday through Saturday, with a half-hour lunch break.

Bank A
- located in the building in which he works
- has no monthly service charge but charges 10 cents per check
- charges $8.00 for 8 checkbooks containing 25 checks each
- hours are from 10:00 a.m. to 4:00 p.m., Monday through Friday

Bank B
- located five blocks from work
- has a $1.25 monthly service charge but no charge for individual checks
- charges $7.75 for 8 checkbooks of 25 checks each
- hours are from 10:00 a.m. to 6:00 p.m., Monday through Friday

Bank C
- located seven miles from work
- offers a free checking account with a $250 minimum balance
- charges $8.50 for 8 checkbooks of 25 checks each
- has a drive-in teller which neither Bank A nor Bank B have
- hours are from 7:30 a.m. to 9:00 p.m. Monday through Friday at the drive-in teller

2. Penny wants to have a checking account to help her keep track of her spending. She plans to write approximately 25 checks per month. Penny has $50 available to put into her account. Her working hours are 9:00 .m. to 5:30 p.m., Monday through Friday, with a half-hour lunch break.

Bank A
- minimum balance of $50
- per check charge of 10 cents for each check written more than 30 checks
- location is 5 miles from work
- hours are 10:00 a.m. to 6:00 p.m., Monday through Friday

Bank B
- minimum balance of $25
- per check charge of 15 cents for each check written more than 20 checks
- location is next to her work site
- hours are 10:00 a.m. to 4:00 p.m., Monday through Friday

Bank C
- minimum balance of $50
- no per check charge
- location is 10 miles from work
- hours are noon to 7:00 p.m., Monday through Friday

Source: *Decisions for Independent Living.* Bismarck, ND: State Board for Vocational Education, 1989.

Developing a Spending Plan *(continued)*

Are you wondering how to determine your spending percentages? Here's an example. If you spend $350 a month on housing and your take-home pay is $1,000, then you are spending 35 percent of your income on housing.

$350 divided by $1,000 times 100 = 35 %

The most important thing for you to remember is that your take-home pay is like a pie. If you cut one slice too big, all of the other pieces will have to be cut smaller. Or else you'll find yourself having to borrow to make ends meet.

Make A Written Spending Plan

The guidelines below will help you design a money management plan to fit your special needs. For a workable plan, four steps are necessary:

1. Add up your total income, including any funds you receive in addition to your earnings.
2. Figure out your total fixed expenses such as rent, insurance, or car payments.
3. Provide for a savings fund, adequate to meet emergencies and achieve special goals.
4. Estimate how much you need for day-to-day living expenses.

While these steps are listed in order, it is likely you will arrive at your final estimates by considering them as a group. You may need to do some adjusting of the amount in each step until you have what you feel is a satisfactory plan. After going through each step, you will have a better idea of where your money should go.

Planning for Savings

When making out your budget, you noticed that there was a step for developing a savings fund. Your financial resources can grow if you pay yourself first. Before you meet your fixed expenses and plan for flexible expenses, decide on an amount to pay yourself—perhaps five or ten percent of your income. Deposit that amount into savings first. Then your entire income will not be spent, leaving you without money for savings.

Paying yourself first gives you a systematic way to make your money grow. Regardless of the kind of job you have or your income, this system works!

Another technique you might try for saving money is to empty your change into a jar each day. Then at the end of the month, roll the coins and put them into your savings account. You may be able to save a considerable amount each month this way.

Be Flexible!

Remember, good money management is more than a mathematical formula. You money management plan is always subject to change if your life situation changes. The object of a good budget is to make your money help you reach your goals, not to compel you to conform to rigid rules.

Don't be discouraged if this budget plan doesn't work out right away. You may have to revise it several times until it fits your wants and needs. Then review it from time to time, to be sure it continues to help you use your income in the most effective way.

Financial Planning Throughout the Life Cycle

The following chart will help you see how financial responsibilities, sources of income, and needs change over a person's lifetime.

	Unique Financial Tasks
Age Group 13-17	• Develop plans for eventual independence • Evaluate future financial needs and resources • Explore career options • Develop an understanding of the financial system • Develop record keeping systems
Age Group 18-24	• Establish household • Train for career • Attain financial independence • Purchase risk coverage (insurance) • Establish financial identity • Establish a savings program • Make a spending plan • Develop effective financial record keeping system • Develop an effective financial planning system
Age Group 25-34	• Provide for child bearing and rearing costs • Provide for expanding housing needs • Expand career goals • Manage increased need for credit • Provide for training-education funds • Purchase additional protection coverages • Draw up wills • Maximize financial management skills of all members of household
Age Group 35-44	• Upgrade career training • Continue to build education fund • Maximize head-of-household protection • Provide greater income for expanding needs • Establish and work toward retirement goals
Age Group 45-54	• Provide higher education/training for children • Maximize investments • Evaluate and update retirement plans • Communicate with family members about estate plans • Assess and explore estate plan
Age Group 55-64	• Consolidate financial assets • Provide for additional future security • Reevaluate method of intended property transfer • Investigate part-time income or volunteer work for retirement • Assess housing location and expenses for retirement • Meet responsibilities for aging parents or other dependents
Age Group 65 and over	• Reevaluate and adjust living conditions and spending as they relate to health and income • Evaluate and adjust programs for increasing risks • Secure reliable assistance in managing personal and economic affairs • Finalize plan for sharing estate • Finalize letter of last instructions

Source: *A Date with Your Future: Workbook on Financial Planning*, p. 7. © American Council of Life Insurance. Reprinted with permission.

Responsible or Not—Do You Know?

Directions: Answer the questions with the case studies below. Determine whether the person acted in a responsible way.

Sarah, at 17, was from a well-respected family in the community. Sarah was known at school as the best dressed girl in the junior class. Because she wanted to keep up her image, Sarah began charging clothing items at various clothing and department stores in the area without her parents' knowledge, using a credit card she "borrowed" from her mother's wallet.

- *When the bills began to come in, who was responsible for payment?*
- *Did Sarah act in a responsible way? Why or why not?*
- *What are the consequences of Sarah's behavior for her and her family?*

Jim, a sophomore in high school, always wanted to be part of the crowd. Regardless of how he tried, he was never completely accepted by his peers. It amazed Jim when a popular group of boys started to include him in their activities. One afternoon they were at the shopping mall and were walking into a music store. As they entered the store, one of the other boys told Jim that if he was really one of the "guys" he would take one of the compact discs, and they would all go home and listen to it. Since Jim was holding the packages, he thought it would be easy to do. Everything was going fine until a plain-clothes policeman stopped Jim at the door.

- *Did Jim act in a responsible way?*
- *What will happen now?*
- *What are the consequences for Jim? His family? The store?*

Kathleen joined a tape club and ordered the required number of tapes. She decided to withdraw from the club after ordering the required number and sent written notice that she was dropping the club. The company continued to send tapes and charge Kathleen.

- *Did Kathleen act in a responsible way? Why or why not?*
- *Who was at fault?*
- *What are Kathleen's choices?*

Juan thumbed through the catalog. There were so many things he wanted. At 15, he was too young to get a job so his funds were limited. "I'll worry about that later," he thought. "maybe by the time the things come I will get some money." He filled in the order blank. Ninety-five dollars didn't seem like too much. Several weeks later when the items arrived, much to his parents' surprise, Juan had no more money than before.

- *Did Juan act in a responsible way?*
- *Who is responsible for paying for or returning the items?*
- *What are the consequences of Juan's actions?*

Pete's family has been getting a lot of packages lately. They decided some time ago that if they ordered things they wanted from the catalog and used Pete's name, they could not be made to pay since Pete was under 18.

- *Who is responsible for these debts?*
- *Did Pete's family act in a responsible way?*
- *What will happen when the company starts demanding the money?*

Source: West Virginia Department of Education. *STEPS Curriculum*. Ripley, WV: Curriculum Technology Resource Center, 1990

Agencies That Protect Consumers

Consumers who use products that turn out to be unsafe can take their complaints to several agencies of the federal government. The consumer does have a strong and active voice in setting product standards. Below you will find the names of eight agencies that work in the interest of your safety. The descriptions that follow tell what the responsibilities of each agency are. Match responsibilities to agency by letter.

_____Postal Service
_____Food and Drug Administration
_____Federal Trade Commission (FTC)
_____Office of Consumer Affairs
_____U.S. Consumer Product Safety Commission (CPSC)
_____Occupational Safety and Health Administration (OSHA)
_____National Highway Traffic Safety Administration (NHTSA)
_____Department of Agriculture

A. Enforces laws that protect the consumer from false advertising. Also requires labeling on various products.

B. Coordinates inquiries and complaints about high prices, poor quality, and safety of products.

C. Protects the public against unreasonable risks of injury associated with over 10,000 consumer products; develops safety standards for consumer products; and researches causes and means of prevention of product-related deaths, illnesses and injuries. Administers the Consumer Product Safety Act, Federal Hazardous Substances Act, the Flammable Fabrics Act, the Poison Prevention Packaging Act, and the Refrigerator Safety Act.

D. Writes and enforces safety standards for automobiles, trucks, buses, recreational vehicles, motorcycles, mopeds, and all related accessory equipment.

E. Has responsibility for safety and health in workplaces with one or more employees.

F. Enforces laws insuring the purity and safety of foods, drugs, and cosmetics, and the truthful, informative labeling of such products. Also enforces radiation safety standards for products such as x-ray equipment, color television, sun lamps, and microwave ovens.

G. Inspects meat for safety and quality.

H. Regulates fraudulent mail practices.

Source: West Virginia Department of Education. *STEPS Curriculum*. Ripley, WV: Curriculum Technology Resource Center, 1990.

Agencies That Protect Consumers—Key

The answers for items are as follows:

H, F, A, B, C, E, D, G

The addresses and phone numbers of the eight agencies described on the activity master are as follows:

U.S. Consumer Product Safety Commission
Washington, D.C. 20207
800-638-2666

Food and Drug Administration
Department of Health and Human Services
5600 Fishers Lane
Rockville, Maryland 20852
301-443-3170

National Highway Traffic Safety Administration
Department of Transportation
400 7th Street S.W.
Washington, D.C. 20590
202-426-9550

U.S. Department of Agriculture
14th Street & Independence Ave., SW
Washington, D.C. 20250
202-447-2791

Federal Trade Commission
6th and Pennsylvania Ave., NW
Washington, D.C. 20580
202-962-0151

Occupational Safety and Health Administration
Department of Labor
200 Constitution Avenue, NW
Washington, D.C. 20210
202-523-8151

Office of Consumer Affairs
Executive Office Building
17th and Pennsylvania Avenue, NW
Washington, D.C. 20201
202-245-6093

U.S. Postal Service
475 L. Enfant Plaza, SW
Washington, D.C. 20260-0010
202-268-2000

OCES Ohio Cooperative Extension Service
The Ohio State University

MONEY TALKS

GETTING AND USING CREDIT

By
Sharon B. Seiling, Ph.D., and
Carolyn McKinney, Ph.D.
Family Resource
Management

What is Credit?

It is so popular to buy on credit today, that many can not imagine a world without credit. Every year, Americans use billions of dollars' worth of consumer credit.

However, extensive credit use does not necessarily mean that people always use credit wisely- just as we can not become "good drivers" because we have ridden in automobiles for years.

Credit is a way for you to use another individual's or institution's money for **some pre-determined cost**. Credit enables the consumer to obtain goods, services or money **for current use** in exchange for a promise to pay in the future.

Using credit means that you commit **FUTURE** income to repay financial obligations (debts) incurred today, such as credit card purchases, installment purchases, etc..

	PRO	CON
Cash	No monthly payments after purchase	Total cost due at purchase
	No interest charges to pay	When returning goods, it is harder to get back full amount paid without threat of withholding payment
	Own goods at time of purchase	May have problem in buying some services with cash only (ex. rental cars)
	No problem to qualify; most sellers accept cash	During high inflation purchasing power of savings is reduced more than the cost of credit
		Saving for a purchase results in tax on interest income
Credit	Can use goods while paying for them	Ties up future income
	Pay small amount or nothing down	May tempt overspending and/or impulse purchases
	Do not have to carry large amounts of cash to purchase expensive items	May give a false sense of financial well-being
		Costs money when not paid off by end of billing period; adds to the cost of goods and services purchased on credit
		Default may result in property loss
	Repay in cheaper money during inflation	Repay in costly money during recession/depression
	Credit card accounts are protected by fair credit billing act against shoddy merchandise or failure to receive items as ordered	Default may result in loss of credit rating or even bankruptcy
		May give a false sense of financial well-being
	Allows immediate processing of catalog or telephone orders	
	Proper notification to credit card issuer limits loss to $50 for lost or stolen cards	
	May be forced savings when used to buy items that maintain their value	

NOTE "CONSUMER CREDIT" refers to short-term (5-year payback or less) credit used for personal needs (in contrast to business or agricultural uses). "Mortgage credit" is a long-term form of credit and is beyond the scope of this discussion.

Teacher Note: This is a sample copy of the *Money Talks* series developed by Ohio State University Extension. The series is updated on a regular basis. Please contact your county agent to obtain the most recent edition of these materials.

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Should You Use Credit?

Several factors need to be considered such as your present credit obligations, the size and stability of your income, your credit worthiness, and your assessment of the pros and cons of using credit rather than cash.

Are You Credit Worthy?

Your ability to get credit when and where you need or want it depends largely on your credit worthiness. Credit worthiness is determined by three basic factors sometimes called the three C's of credit: Capacity, Capital and Character. Capacity involves your current and future income in relation to your living expenses and debt obligations. Capital refers to your financial assets available as collateral for debt obligations. Character relates to your willingness to repay money borrowed- your financial integrity established through previous debt repayment experience, honesty, regularity of timely repayment, stability, etc.

Creditors weigh capacity, capital and character differently in making their decisions. Some use a credit scoring system in which they assign numbers to age, income and employment characteristics of the potential borrowers. This allows them to make a statistical prediction of whether someone would be a good credit risk. Others rely on experience and instinct. Thus, different creditors may reach different conclusions based upon the same set of facts.

In short, consumer credit is based on the creditor's trust in your ability and willingness to repay. This trust is established mainly by your past financial performance and your earning capacity. Thus, your credit history –how you pay bills, the size and regularity of your income– is a critical factor in determining credit worthiness.

In the United States, the Equal Credit Opportunity Act (ECOA) makes it unlawful to deny credit on the basis of sex, marital status, age, race, national origin or religion or because a person receives public assistance income. *However, the law does not guarantee that credit will be granted—only that all applicants must be treated the same way. Credit granters can still decide who may or may not receive credit based on factual information.*

If you are denied credit, the creditor must inform you within 30 days and provide you with reasons why you were denied (or your right to receive such information). He or she must explain the Equal Credit Opportunity Act and provide you with the name and address of the agency that enforces the Act.

Your Credit History

Establishing a Credit History. If you have had no experience with credit, it is important to start building a credit history. This is a process that will take a period of time but there are some important beginning steps that you can take.

Begin by opening a checking account and a savings account. By themselves, these actions will not make a person credit worthy but such actions do give some indication of how you handle money.

Any credit applicant must have a steady and adequate source of income to be credit worthy. Under the Equal Credit Opportunity Act, a creditor must not refuse to consider income from part-time employment or from a pension, annuity, or retirement program. A creditor also must not refuse to consider reliable public assistance income or consistently received alimony or child support but may require proof of the amount and consistency of such income.

Because individual financial situations and creditor requirements can differ, there is no single best way to establish a credit history. However, some of the following approaches may be helpful:

- Apply for a line of credit or check overdraft plan with your checking account.
- Apply for a bank or retail charge card. But, don't apply for too many accounts at once as some creditors may deny an application if you open too many new accounts in a short period of time.
- Use your savings account as collateral for a small loan to purchase a needed item and be sure to repay as agreed.
- Obtain a short-term small loan using some asset other than a savings account as collateral and deposit the money in a savings ac-

count. The small amount of interest will help offset the finance charge on the loan and you can draw from the deposit to repay the loan which then establishes a credit-use record.

- Join a credit union where you work.
- Get a co-signer when filing a credit application. Sometimes if your credit qualifications are non-existent—as is the case with young people—or not strong enough to obtain credit on your own, a creditor may agree to a loan or charge account if you have a financially responsible co-signer.
- Take advantage of special credit plans with limited lines of credit such as first-timer or student accounts.
- Inquire about lay-away plans. A store may allow you to use lay-away plans when it is unwilling to extend credit initially. After you have made regular payments, the store may consider granting you a regular charge account.

What's In Your Credit File? Generally it is not economical for a lender or retailer to individually verify the information on every credit application. This has led to establishment of consumer credit reporting agencies, more commonly known as **credit bureaus**. The credit bureau is a company (business) that gathers and sells credit information about consumers. When a creditor asks a credit bureau for a report, the bureau sends the creditor whatever information it has on file about the individual (typically how many and what kinds of credit accounts the person has, amount of credit currently extended, how he/she pays bills, whether the person has ever filed for bankruptcy or been sued, etc.).

The information kept on an individual consumer makes up the credit file or **credit history** of that person, and, when distributed, is referred to as a **credit report**. The credit report or credit history, is not, however, a **credit rating**. Individual lenders or retailers determine their own criteria by which they "rate" credit applicants. The credit reporting agency (credit bureau) simply compiles, stores (files) and reports information in the consumer's file (credit history). Negative information can be included in the credit file for seven years. The exception is bankruptcy which is part of the credit history for ten years. The credit bureaus are specific to a region; however, they share information with others throughout the country. This means that moving from one state to another does not interrupt the record of your credit history.

Not every employer, creditor or financial institution reports account information to the credit bureau so your file may be incomplete. However, if you have used checking or savings accounts or not paid your utility bills, there is a good chance the information appears in your credit file.

How Can I Find Out What's In My Credit File?

The Fair Credit Reporting Act (FCRA) gives a consumer the right to know the location and content of his/her credit bureau file. If you want to know what information a consumer reporting agency has collected about you, you can arrange for a personal interview at the agency's office during normal business hours (sometimes, a telephone interview can be arranged).

You have a right to this information free of charge when you have been denied credit, insurance, or employment within 30 days of your interview. Otherwise, the reporting agency is permitted to charge a reasonable fee for the interview.

If you find an error in your file, the credit bureau generally will recheck the inaccurate information. If the item is found to be inaccurate or can no longer be verified, the item can be deleted. If rechecking does not resolve the question, the consumer may file a brief statement (usually limited to 100 words) reporting his or her side of the issue. This statement (or a summary of it) is then included in future reports containing the item in question.

The consumer can request that the credit bureau send notification of deleted items or added statements to creditors who received reports containing the disputed information within the past six months or two years if for employment purposes.

Maintaining Your Credit History. Obtaining credit for the first time is only the beginning. Establishing a credit history is a continuing process rather than a one-time event. Credit is estab-

lished one creditor at a time and is maintained by responsible use. Keep your credit in good standing. Pay as agreed (on time and the specified amount). Use charge accounts periodically for needed purchases. An "inactive" account does not communicate much (positively or negatively) about your credit habits.

Married women have the right to establish a credit history in their own names. Check with the credit bureau to make sure that your credit file includes accounts shared with your husband that were established before June 1, 1977. For women who married and/or obtained credit after that date, the law prevents you from being without a credit history in the event of divorce or death of your spouse by requiring that all credit accounts shared between spouses be listed in both names in credit bureau files.

If you were denied credit because of information in your credit file, contact the credit bureau. It must let you know the nature and substance of all information contained in a credit report (except medical information). It must inform you of the sources of information, provide you with the names of employers, creditors and others who have recently received reports and reinvestigate any information you dispute.

Avoid Credit Overuse and Misuse

"It seems that we have become so accustomed to owing money that we don't consider it a debt until we have a problem paying it back."

— New Foundation for Consumer Credit

When you use credit, you commit some part of current and future income for debt repayment. The use of this "committed" income is then "fixed" and is not available to use in other ways until the debt obligation is repaid.

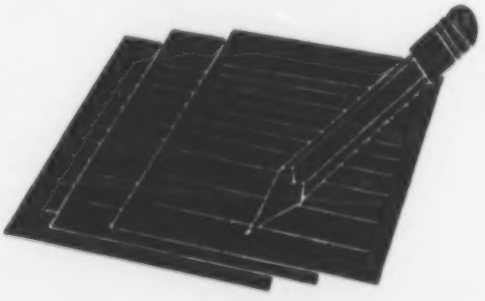
Consumer credit can be an important financial tool in personal and family money management. Effectively used, consumer credit can help individuals and families achieve important financial goals. However, poor management of credit obligations or credit misuse can create problems and even lead to serious financial difficulties.

Check yourself on the following list. A yes to any one of these items indicates a possible credit "danger signal." Use credit with caution. Two yes answers can signal "trouble brewing" and the need to avoid new credit and rework the budget to better meet financial obligations. Three or more yes answers signals "concern."

When your consumer credit is 20 percent or more of your take home pay, you may be overloaded with debt. The situation arises when you cannot make the minimum payments and cover all living expenses at the same time. This is not to be taken lightly or ignored, because of present or future financial consequences. Your disposable income may be reduced if your wages are garnished, threatening your current lifestyle. Also your credit rating and your opportunities for future credit may be in jeopardy.

Begin to take charge of your debts by assessing your financial situation. One way to get started is to complete the worksheets "Know What You Owe" and "Credit Capacity Analysis" from "How Much Credit Can You Afford," another publication in the *Money Talks* series. Try to cut expenses to the most essential and set up a "debt emergency program" to improve your financial situation in two or three months. Stop buying on credit. This may mean that you will have to stop carrying your credit cards, possibly even destroy them.

If you cannot get enough money through shifting expenses and eliminating new debt to cover current credit obligations, then contact creditors to see if they can defer payments or refinance the debts. How the creditor responds to your situation depends on the type of debt, your financial situation, the reason for your inability to make the payments, and your payment history. Some creditors offer financial counseling as a service to customers or can refer you to an outside service. Above all, do not avoid creditors.



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"Credit "Danger Signals"

	YES	NO	
1.	☐	☐	Fail to save money or use savings for normal living expenses.
2.	☐	☐	Out of money before pay day.
3.	☐	☐	New monthly charges more than account payments.
4.	☐	☐	Longer periods needed to pay account balance.
5.	☐	☐	"Juggling" payments.
6.	☐	☐	Borrow to pay "fixed" costs (taxes, insurance).
7.	☐	☐	Credit card "cash advance" used to pay "everyday" expenses.
8.	☐	☐	Creditor's calls/letters demand payment of over due bills.
9.	☐	☐	Borrow to credit limits on all accounts.
10.	☐	☐	Need new credit cards to meet wants.
11.	☐	☐	Borrow from one account to pay another.
12.	☐	☐	Spend 20 percent or more of net income to pay debt.
13.	☐	☐	Unable to name creditors and amount owed.

Additional Information On Consumer Credit

Information on consumer credit often is available from lenders and/or financial institutions. Publications such as Changing Times, Money, and Consumer Reports also contain periodic articles on credit and other financial management topics.

"Managing Your Credit" is available from the Money Management Institute, Household International, 2700 Sanders Road, Prospect Heights, Illinois 60070.

The following low-cost publications on consumer credit are also available from your County Extension Office:

- (L-224) When Your Income Decreases . . .But The Bills Don't
- (L-286) Will It Be Cash or Charge
- (NCR-189) Scoring in Credit Evaluation
- (NCR-194) Chapter 13—One Solution for Overindebted Consumers

To simplify information in this publication, trade names of some products and/or services are used. No endorsement is intended, nor is criticism implied of similar products not named.

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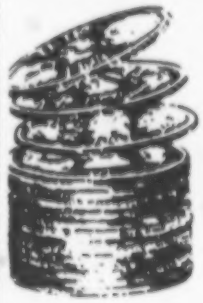

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MONEY TALKS

How Much Credit Can You Afford?

By
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Family Resource Management Department

Credit is a promise to pay in the future for the use of someone else's money now. Using credit means that you commit FUTURE income to repay financial obligations (debts) incurred today (charged on the credit card, installment purchase, etc.).

HOW MUCH CREDIT CAN YOU AFFORD?

Or, how much income can be committed to repaying consumer debt? This is a VERY IMPORTANT QUESTION so don't look for too simple or too quick an answer.

Know What You Owe. An important step in knowing whether you can afford more credit is understanding how much credit you currently have or how much you owe. By listing all creditors, the amount owed, rate of interest, monthly payment, payment due date and any past due payments, you can get a clear picture of your current situation. Use the KNOW WHAT YOU OWE worksheet to record your current credit information. That is one part of your Credit Capacity Analysis.

KNOW WHAT YOU OWE (Consumer Debt)

LIST OF CREDITORS (car loans, credit cards, etc.)	APR & Equity	Monthly Payment (if Any)	Due Date	Total Owed	Number Payments Past Due	Total Past Due	Adjusted Monthly Payment
Name Address Zip Phone Acct. No.							
Name Address Zip Phone Acct. No.							
Name Address Zip Phone Acct. No.							
Name Address Zip Phone Acct. No.							
TOTALS		$		$		$	$

NOTE: "CONSUMER CREDIT" refers to short-term (5 year payback or less) credit used for personal needs (in contrast to business or agricultural uses). "Mortgage credit" is a long term form of credit and is beyond the scope of this discussion.

Teacher Note: This is a sample copy of the *Money Talks* series developed by Ohio State University Extension. The series is updated on a regular basis. Please contact your county agent to obtain the most recent edition of these materials.

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Your Individual Credit Capacity Analysis. Completing this will give you the most accurate picture of how much credit you can afford. Use the CREDIT CAPACITY ANALYSIS work sheet and complete these items:

(1) Determine your "net" monthly income (take-home pay).

(2) Subtract total monthly expenses (for all items).

(3) Any positive balance (income exceeds expenses) can then be used for savings, added spending or credit repayments.

(4) A negative balance (expenses exceed income) means that additional credit obligations should be avoided and your budget reworked so that it balances.

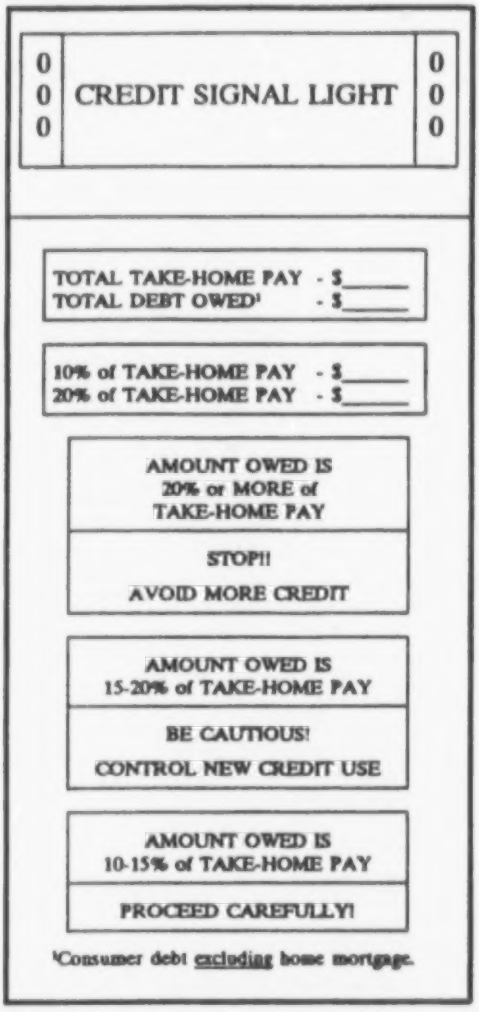
CREDIT CAPACITY ANALYSIS

MONTHLY EXPENSES

Fixed Expenses		Periodic Expenses[3]	
Rent/Mortgage	$_____	Insurance	$_____
Utilities	$_____	Taxes	$_____
Alimony/Child Support	$_____	Dues	$_____
Daycare	$_____	Licenses	$_____
Car Payment	$_____	_____	$_____
Other Debt Payments[1]	$_____	Total Monthly Expenses	$_____
Insurance	$_____		
_____	$_____	NET MONTHLY INCOME	
_____	$_____	Wages/Salary	$_____
Flexible Expenses[2]		Alimony/Child Support	$_____
Food	$_____	Social Security	$_____
Transportation	$_____	_____	$_____
Clothing	$_____	_____	$_____
Medical/Dental	$_____	_____	$_____
Charitable Gifts	$_____	Total	$_____
Home Maintenance	$_____	Total Income	$_____
_____	$_____	Total Expenses	$_____
		Balance for Credit, Savings, etc.	$_____

[1]Itemize all installment payments on "Know What You Owe" chart on page 1, add all except car payment and put the total amount here.
[2]Average the expenses over several months.
[3]Pro-rate to monthly expenses.

Some Quick Guides. These, of course, are general guides and merit some "caution" in applying them to your situation since they do not take into account pertinent facts about any individual family. For example, larger families may require larger-than-average shares of income for some items--such as food and clothing--thus leaving less of the family income available for credit. However, this is one quick way to check your own "credit signal light."


0 0 0
CREDIT SIGNAL LIGHT
0 0 0
TOTAL TAKE-HOME PAY - $_____
TOTAL DEBT OWED¹ - $_____
10% of TAKE-HOME PAY - $_____
20% of TAKE-HOME PAY - $_____
AMOUNT OWED IS 20% or MORE of TAKE-HOME PAY
STOP!!
AVOID MORE CREDIT
AMOUNT OWED IS 15-20% of TAKE-HOME PAY
BE CAUTIOUS!
CONTROL NEW CREDIT USE
AMOUNT OWED IS 10-15% of TAKE-HOME PAY
PROCEED CAREFULLY!
¹Consumer debt excluding home mortgage.

First, total your consumer debt and also list your take-home pay. Then calculate 10 percent and 20 percent of your take-home pay.

If your consumer debt is 20 percent or more of your take-home pay, STOP using credit! If your consumer debt is 15-20 percent of take-home pay, be CAUTIOUS and carefully control new credit use. If your consumer debt is less than 15 percent of take-home pay, you may have the green light, but proceed carefully to be sure that you do not accidentally exceed your credit limits.

WHAT DOES CREDIT COST?

The Federal Truth in Lending Act, helps the consumer to know exactly what credit costs. The two most important terms to look for in any credit deal are:

Finance charge (total dollar cost to use the credit).

APR (Annual Percentage Rate--percentage cost on a yearly basis).

Both terms must be clearly shown on a written disclosure statement. These two pieces of information must be shown to you before you sign a credit contract. (Federal law does not set interest rates or other credit charges. But it does require that lenders inform you, the borrower, of these costs so that you can compare loans.)

Many factors affect the cost of credit, including:

Source of Credit (such as a bank, credit union, finance company, loan shark, etc.) reflects the degree of risk that the creditor takes the creditor's cost of "servicing" the accounts, and the creditor's own costs of obtaining funds to extend credit.

Type of credit obtained such as whether the loan is "secured" or "unsecured," whether a large or small amount of money is involved, whether a product or a service is being obtained on credit, whether the loan is open-end (revolving) or closed-end (installment), and the amount of "down payment" involved.

Repayment plan involved, including the length of time credit is used, the interest rate and finance charges, and the method used to calculate the finance charges.

COMPARING CREDIT COSTS

Shopping for Loans. For loans and installment purchases, the consumer needs to consider both the total dollar cost of the credit and the amount of the monthly payment.

In the example on page 4 (Shopping for Credit), the lowest cost loan is available from Creditor A.

You could get lower monthly payments by paying the loan off over a longer period of time (and pay more in total cost). A loan from Creditor B--also at 11 percent APR but for 5 years--will lower your monthly payment by $118, but it will add $1360 to your finance charge.

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Other terms (such as size of the down payment and whether there is collateral for the loan) will also make a difference. Be sure to look at ALL the terms before you make your choice.

SHOPPING FOR CREDIT

- Auto Loans -

EXAMPLE:	$12,000	CAR
	- 1,200	DOWN PAYMENT
	$10,800	BORROW

CREDIT TERMS	CREDIT OPTIONS		
	A	B	C
APR	11.0%	11.0%	12.0%
Loan Length	3 Years	5 Years	5 Years
Monthly Payment	$353.58	$234.82	$340.24
Total Finance Charge	$12,728.81	$14,089.09	$14,414.40

Lowest Cost Loan is _____

Loan with Lowest Monthly Payment is _____

NOTE: Due to inflation, specific rates and dollar costs in this example may differ from current market costs. However, the underlying principle is still the same, namely that finance charges usually can be lowered by shopping for a loan that carries a lower APR and is for a shorter period of time.

COMPARING 'OPEN-END' ACCOUNTS
(Department store 'charge plates,' credit cards, etc.).

Creditors may use a number of different systems to calculate the balance on which they assess finance charges. Some commonly used systems include:

(1) **Adjusted balance** -- Finance charges are added after subtracting payments made during the billing period.

(2) **Previous balance** -- no credit given for payments made during the billing period.

(3) **Average daily balance** -- creditor adds your account balance for each day in the billing period and then divides by the number of days in the billing period. Can include or exclude new purchases.

(4) **Two-cycle average daily balance** -- finance charges are figured on the sum of your average daily balances for two billing cycles. The first balance is for the current cycle; the second is for the preceding one. Can include or exclude new purchases.

The example below shows how the actual finance charge can differ depending upon the calculation method used. (The **adjusted balance** method is the least costly to the consumer who does not pay the entire balance during the billing period.)

FOUR METHODS OF COMPUTING FINANCE CHARGES ON OPEN-END CREDIT ACCOUNTS[1]

Method	Amount Owed At Start of Billing Cycle (Feb. 1)[2]	Payment (Feb. 14)	Amount Outstanding At End of Cycle (Feb. 28)	Basis for Finance Charge 1 1/2%	Actual Finance Charge For Month
Adjusted Balance	$400	$200	$200	$200	$3.00
Previous Balance	$400	$200	$200	$400	$6.00
Average Daily Balance	$400	$200	$200	$300	$4.50
Two-Cycle Average Daily Balance	$400	$200	$200	$300	
(Average daily balance from last billing cycle)				+200	
(Sum of current and last period daily balance)				$500	$7.50

[1]Open-end credit includes credit cards, department store charge plates and check overdraft accounts. Open-end credit can be used continuously, generally until the pre-arranged CREDIT LIMIT is reached. Truth-in-Lending laws require that creditors tell you the method of calculating the finance charge and the date the finance charge begins.

[2]Assuming that January 31 was the closing date of the original cycle.

Truth in Lending legislation requires that consumers using "open-end" credit be given the following written information:

(1) Creditors must tell account holders the method used in calculating the finance charge (adjusted balance, previous balance, etc.).

(2) Creditors must tell account holders when the finance charge begins on the account balance so the consumer knows how much time he/she has to pay the outstanding balance before finance charges are added.

This information usually appears on the credit application and each billing statement.

"No-cost" or "low-cost" credit is sometimes available. Credit card accounts and "30 day" accounts sometimes carry no finance charge (or interest) if PAID IN FULL by the due date.

EXAMPLE: A 30-day account has an "account closing date" of the 15th of the month. Thus an item charged on the 16th would not be "paid for" until the next billing period. This would give the consumer use of the item for nearly all of the current billing period and about 20-25 days of the next billing period before a finance charge would be assessed.

INFLATION AS A FACTOR IN THE COST OF CREDIT

Credit does not operate in a vacuum. The costs of credit must be figured keeping in mind the relative cost of goods and services over time. When inflation is high the buying power of the dollar decreases, making the cost of purchasing higher. One way people counteract this trend is to borrow the money to buy now and pay back in inflated dollars (which have less buying power). This can work well for items which are not consumed quickly and when the interest rate charged is not rising at the rate of inflation (adjustable). Below is an exercise which shows the relative costs of borrowing and paying cash during periods of low and high inflation.

INFLATION AS A FACTOR IN THE COST OF CREDIT

I. PRICES RISING SLOWLY	II. PRICES RISING QUICKLY
3% inflation $2000 item 20% interest on credit card 12% interest on personal loan 1 year to save 5.5% interest on savings	8% inflation $2000 item 20% interest on credit card 14% interest on personal loan 1 year to save 7% interest on savings
A. Save cash to purchase later	A. Save cash to purchase later
$2,060 price 1 year from now + 15 tax on interest earned[a] $2,075 final cost	$2,160 price 1 year from now + 20 tax on interest earned[b] $2,180 final cost
B. Buy on credit now (credit card)	B. Buy on credit now (credit card)
$2,000 amount borrowed + 220 cost of credit[c] $2,220 final cost	$2,000 amount borrowed + 220 cost of credit[c] $2,220 final cost
C. Buy on credit now (personal loan)	C. Buy on credit now (personal loan)
$2,000 amount borrowed + 136 cost of credit[d] $2,136 final cost	$2,000 amount borrowed + 160 cost of credit[e] $2,160 final cost

[a]28% of $53 earned on savings of $167/month
[b]28% of $71 earned on savings of $175/month
[c]20% at $185/month with a total cost of $2220
[d]12% at $178/month with total cost of $2136
[e]14% at $180/month with total cost of $2160

Under case I, in which prices are rising slowly with an annual inflation rate of 3 percent, the least costly option involves postponing the purchase for one year and saving the money to pay cash. Even though the item will be more expensive a year from now, the cost will not be as great as paying on the borrowed money for a year. Under case II, in which prices are rising at a rate of 8 percent, the least costly option would be to buy the item now using a personal loan at an APR of 14 percent. Paying the credit charges for one year will not be as expensive as the inflation in the cost of the item at 8 percent inflation. In both cases the most expensive option is to charge the purchase on a credit card, even though the credit card rate remains constant.

From the above example, it is apparent that there are circumstances in which it is financially advantageous to buy now on credit rather than to postpone the purchase and save the needed cash. This does not mean that it is always wise to borrow for consumption purposes. Consider the inflation rate, the cost of credit and the interest paid on savings.

Through this brief discussion we hope that you are more knowledgeable about comparing credit costs. Becoming and staying CREDIT WISE is a challenging experience, but one that can "pay off" financially.

The CREDIT WISE consumer is always on the alert to BALANCING the use of cash and credit in family financial management.

ADDITIONAL INFORMATION ON CONSUMER CREDIT

Information on consumer credit often is available from leaders, and/or financial institutions. Publications such as Changing Times, Money, and Consumer Reports also contain periodic articles on credit and other financial management topics.

"Managing Your Credit" is available from the Money Management Institute, Household International, 2700 Sanders Road, Prospect Heights, Illinois 60070.

The following low-cost publications on consumer credit are also available from your County Extension Office:

- (L-224) When Your Income Decreases. . .But the Bills Don't
- (L-286) Will It Be Cash or Charge
- (NCR-189) Scoring in Credit Evaluation
- (NCR-194) Chapter 13--One Solution for Overindebted Consumers

(To simplify information in this publication, trade names of some products and/or services are used. No endorsement is intended, now is criticism implied of similar products not names.)

12/89-150 Revised by S. Seiling from 1985, 1984 and 1981 material prepared by C. McKinney and H. Storer.

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Credit Case Study

Read the case study below. Complete the credit capacity analysis from **How Much Credit Can You Afford?** (p. 273-278) to determine whether or not the family has any positive balance for savings, added spending, or credit repayments. Then answer the questions below.

Tyrone and Letia Collins are a young couple anticipating the arrival of their third baby. Their combined income is $4,850 a month after taxes. They spend $505 for their present mortgage payment which includes their property taxes and mortgage insurance. Their house is 20 years old. Although in good repair, they anticipate some big repairs such as furnace, air conditioner, and roof. They have lived in their present housing for three years. They pay a baby-sitter $400 a month, but are looking forward to the twins' entry into all-day kindergarten next year. Their cars (four years old) are paid for, but are now needing occasional repairs. This average, along with gas, comes to about $250 per month. They anticipate replacing one of these in the near future. Their gas, phone, electricity, water, and sewage (utilities) total about $300 per month. Life insurance premiums are deducted from Tyrone's pay, so they need not be recorded on the budget plan. Dues and professional journals average $40 a month. Both enjoy good health and other than occasional visits to the doctor and maintenance visits to the dentist, medical expenses are low—about $30 per month. Food expenses vary depending on how much they eat out. Usually a low month is $450, and a high month between $600 and $700. They support their church and give gifts to family and friends comparable to about two percent of their income. Letia wants to stay home after the baby. Tyrone wants to change their living environment by either adding some living space or by moving. At this time, they spend about $300 a month on credit card payments which are paid in full monthly. They have managed to save about $15,000 over the years and want to offer a college education to each one of their children.

1. Do you think the Collins' should buy a larger, newer home? Why or why not? How much can they afford to commit to fixed expenses or a mortgage increase?

2. How much credit can they afford?

3. Can or should Letia quit work? Why or why not? How will they have to adjust their financial plan? What are some of their options?

4. Where or how have they established their credit rating?

5. What would you do if you were them? Why?

Owning and Protecting Your Assets

As you grow older and take on more responsibilities, such as a job, real and personal property ownership, or a family, it will become necessary for you to consider what potential losses may be involved with each. What will you do if you become sick or injured in the job? How will your car be replaced if it is damaged or stolen? When you have a family, how will they be taken care of if you die? In each of these instances, a significant, and often catastrophic, reduction in financial position occurs. Most individuals protect against these potential personal and financial losses using one of three alternatives:

Self-insurance: shouldering the risk of loss through savings, investments, or other resources.

Employee benefits: securing employment with a company that furnishes risk coverage as part of its employee benefits.

Purchased insurance: gaining coverage through an appropriate insurance company, and making regular premium payments so the company will assume risks. Insurance is the most widely used method of managing the possibility of loss.

The Role of Insurance Companies

Insurance companies help individuals manage personal and financial losses. They are professional risk-takers. By spreading risk (defined as the possibility of personal or financial loss) among a large number of people, insurance companies help you share risk and the costs associated with loss. Through insurance companies, policy holders pool premiums to form a reserve so those who suffer losses can be compensated.

Types of Insurance

There are five main types of insurance (categories of insurance):

1. Automobile insurance
2. Homeowners or renters insurance
3. Life insurance
4. Medical and disability income insurance
5. Liability insurance

Source: *High School Financial Planning Program Student Workbook*. © 1991, National Endowment for Financial Education (NECE). Reprinted with permission. All rights reserved.

Words for Protection

Coverage	Who/What Protected	What It Pays For
AUTOMOBILE:		
Bodily Injury Liability	You and your family	Bodily injuries suffered by other people for which you are liable.
Property Damage Liability	You and your family	Damage to other's property for which are liable.
Uninsured Motorist	You, family, and passengers	Injuries caused by uninsured or hit-and-run drivers.
Collision	Your vehicle	Damages to your vehicle caused by theft, glass breakage, vandalism, fire, etc.
Medical Payments	You, family, and passengers	Injuries to you, family, and passengers in your car
PROPERTY:		
Dwelling and Apartment Structures (Homeowners Insurance only)	Your home, attached or unattached structures, (garages, sheds, etc.)	Losses caused by perils listed in policy (fire, wind, lightning, etc.).
Contents and Personal Property	You and your family's household furnishings and belongings	Losses caused by perils listed in policy.
Additional Living Expenses	You and your family	The increase in living expense when home is not livable due to damage.
Personal Liability	You and your family	Bodily injuries and property damage to other people for which you are legally liable.
Guest Medical Payments	Other people excluding family who are on property with your permission	Medical expenses regardless of fault or liability.
LIFE:		
Term Insurance	Person insured in policy	Pays death benefit or amount purchased to beneficiary
Whole Life Insurance	Person insured in policy	Pays face amount to beneficiary and accumulated savings.
HEALTH:		
Hospital Expense	You (could also include family members)	Hospital room and board, X-rays, emergency room.
Major Medical	You (could also include family members)	Doctor bills, ambulance fees, rental therapeutic equipment

Source: *Colorado Core Curriculum: Life Management*. Denver CO: Colorado Community College and Occupational Education System and Colorado State University, 1991

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Managing the Possibility of Loss

There are four basic ways to manage the possibility of loss: avoid it, reduce it, accept it, or transfer it. Avoidance involves taking measure to eliminate the potential by avoiding the causes of loss. For example, to avoid potential loss associated with owning and driving a car, you could choose to use alternative forms of transportation.

Reducing the potential for loss involves taking measures to prevent losses. Such measures include preventing fire and accident hazards by keeping your house and garage clean and uncluttered.

Accepting the potential for loss often is called self-insurance. Some potential losses are too small for much concern, and others are so large that the cost of protection in terms of the likelihood of loss is not worth it.

Most often, the potential for loss is transferred through the use of insurance. Insurance is a contract an individual receives from an insurance company to gain reimbursement for personal or financial loss in return for the payment of premiums.

Read the case study below and the four alternative solutions. On a separate sheet of paper, make a chart showing the various choices, the method of managing the possibility of loss that each choice represents, and the advantages and disadvantages of each choice. Present your chart to the class and explain which choice you think is best.

Elisa has enjoyed music and playing the piano as long as she can remember. When she moved into an apartment a few weeks ago with her friend, Lynda, her parents gave her a stereo and paid to have her piano moved and tuned. Elisa's Uncle Jim, who sells insurance, explained that Elisa should insure her property against damage and theft. Suppose someone were to steal the stereo or there were a fire in the apartment?

Since the piano is valued at $1,500 and the stereo is valued at $250, Elisa would need that much money to replace these if anything should happen. How can Elisa protect herself against the possibility of loss of this property?

Four possible alternatives Elisa could choose are presented below.

1. Elisa could save $1,750 so she could replace her property if it were damaged or stolen.
2. Elisa could purchase renters insurance to protect her own possessions.
3. Elisa could choose to leave her property at her parents' house and enjoy its use only when she visits them.
4. Elisa could insist that deadbolt locks be installed on the apartment door, keep a file documenting details about her property, and inscribe her Social Security number on the piano and stereo.

Source: *High School Financial Planning Program Student Workbook*. © 1991, National Endowment for Financial Education (NECE). Reprinted with permission. All rights reserved.

Supermarket Smarts

1. Plan menus using advertisement specials and coupons.

2. Make a list of foods you need and follow your list to avoid impulse purchases.
   - basic supplies to restock
   - ingredients needed for recipes in your menu plan
   - items listed according to the store layout

3. Buy the right amount of food to avoid spoilage or leftovers that won't be used up. Be aware of foods that are in season, and therefore offered at lower prices and better quality.

4. Shop at a convenient time, but avoid shopping when you are hungry. Shop as seldom as possible. The more you shop, the more you buy.

5. Evaluate foods for nutritional quality.
   - Read nutrition information on labels
   - Beware of hidden fat in canned, packaged, and bagged convenience foods

6. Use unit pricing to compare the cost of similar foods.

7. Be aware of your criteria for food purchases.
   - Quality
   - Method and time of preparation
   - Environmental impact of purchase and preparation
   - Cost
   - Nutritional quality

8. Be aware of marketing techniques used by food stores to encourage impulse purchases.
   - End-of-aisle displays
   - Checkout displays
   - Impulse foods at eye level
   - Food tasting and samples
   - Heavily advertised products

Market to Market

Food is one of the largest expense items in a budget. Because food is a flexible expense, it is an area of the budget over which the consumer has control. How much money is spent on food depends a great deal on the planning and shopping skills as well as the lifestyle of the individual. This assignment is designed to give you practice in making decisions about your food expenditures and in managing your food budget.

Instructions: Follow the outlined steps in order. Space is provided for you to answer each portion of this assignment.

Step 1: Working in groups or individually, assume an "independent" living situation where you are responsible for your own meals. This situation could be two roommates sharing an apartment and working full-time, house mates attending college, a person living alone and working full-time, etc. You decide and record your decision.

_____

_____

_____

_____

Step 2: Decide what your income will be and what percentage of your income you plan to spend for food. (Note: An average amount is 20 percent.) Record the amounts in the spaces provided.

Weekly income: $_____ Amount for Food: $ _____

Step 3: Use food ads from the newspaper or store flyers and plan your week's menus. The menus you plan should be nutritionally balanced according to the Dietary Guidelines for Americans and the Food Guide Pyramid. They should be quick to prepare if your time is limited. Plan meals you know you can prepare yourself. Include at least one of each of the following options: a brown-bag lunch, a lunch you would buy while at work or school, and at least one meal eaten out at a restaurant. In the space below and on the back of this page, write your menu plan for the week.

_____

_____

_____

_____

Source: *Decisions for Independent Living*. Bismarck, ND: State Board for Vocational Education, 1989

Market to Market *(continued)*

Step 4: Estimate the cost of each meal you plan to eat out. If you consider the meals eaten out as a food expense, subtract the amount from your allotted food budget. If some or all of the meals are considered entertainment, do not subtract the amount from your food budget. Record the amounts below:

Amounts for Meals Eaten Out: $ _____ Remaining Food Budget: $ _____

Step 5: Using your weekly menus, make up a shopping list. Assume you need to purchase some staple items (food and nonfood). (Note: Data show that from 13 to 25 percent of the average food budget is spent for nonfood items.). Write your shopping list in the space below. Attach additional sheet if needed.

_____ _____

_____ _____

_____ _____

_____ _____

_____ _____

Step 6: Take the shopping list you've made to the store in which you would shop. As you are "shopping" do the following and record the information on a separate sheet of paper.

a. Calculate the unit price for two different sizes of at least three items. Decide which would be the best buy for YOU and explain why. _____

b. Check the nutrition label when choosing an item where you have a choice, e.g., breakfast cereals, vegetables. Explain why you chose the item you did after having read the nutrition label. _____

c. Record the price you would have to pay for each item if you bought it. For product items, figure the price for the amount you would buy. _____

d. Add all the prices. The total amount is: $ _____

Step 7: Summarize your experience.

a. Did you stay within your budget? Why or why not?

b. If you were within the amount, could you stay within it every week? Why or why not?

c. If you were over the amount, what could you do?

Learning to Shop Effectively

Shopping skill is the key to being well-dressed without overspending. Whether you are buying just for yourself or for your entire family, it pays to develop shopping techniques that can help you find what you want at the prices you are willing to pay. To make the most of your clothing dollars remember the following points when you shop.

1. Know your needs. If you plan your clothing needs ahead of time, you can shop at your convenience and take time to find exactly what you want. Make a shopping list. This will help you avoid impulse buying. Take items to be matched to the store; check colors in the daylight as well as by artificial light.

2. Know how much you can afford to spend. It is easier to control spending if you are price conscious and follow your spending plan. Since garments that require special care of frequent dry cleaning are costly to own, consider upkeep as well as purchase price. Sales may offer savings if garments suit your needs. But remember, sale items are rarely returnable.

3. Learn all you can about garments before you buy. Read the labels and hang tags. Find out who made the garment, what the garment and trimmings are made of, what care is required, and the wear you can expect. If salespeople make unwritten claims on performance or care, ask to have such promises written on the sale receipt.

4. Examine workmanship before you buy. Well-made clothing fits better, lasts longer, and looks more attractive than poorly made garments.

5. Buy the quality best suited to your purpose. The best quality you can afford is usually the best buy for items you wear often. Lower quality may be a better buy in garments that will be worn infrequently, that will go out of style quickly, or that will be rapidly outgrown.

6. Check for proper fit. Clothing should feel comfortable, conform to body measurements, and hang straight without binding or bagging. If possible, try on clothes in front of a three-way mirror. Test the fit by sitting, walking, bending, stretching, and reaching. When ordering by mail or buying patterns, let size charts in catalogs and pattern books or measurements on the pattern cover be your guide.

7. Compare prices and values in several stores. The same garment may sell at different prices in different stores. Shop around until you know which stores offer merchandise, prices, and services you want. Since time is also a resource, check newspaper and magazine ads, catalogs, even phone information to simplify shopping.

8. Know store policies and procedures. Reliable merchants stand behind their merchandise and their guarantee. They are fair in handling reasonable exchanges, returns, and complaints.

9. Get to know salespersons in stores where you shop frequently. Salespersons who know you and what you like may give you more help and call you when clothes come in or go on sale.

10. Learn to complain effectively about poor performance. Follow care instructions on labels and hang tags. If results are not satisfactory, return the garment with care instructions to the retailer or manufacturer. Most merchants and manufacturers appreciate receiving your complaint to assist them in taking corrective action.

Source: *Colorado Core Curriculum: Life Management*. Denver, CO: Colorado Community College and Occupational Education System and Colorado State University, 1991.

Clothing Care for Longer Wear

Caring for clothing properly saves you money. Clothing that is cleaned appropriately wears longer and looks better. Here are some suggestions for laundering clothing.

1. Follow care labels on the clothing. Most recommend wash temperature and drying methods. These recommendations will give you the best results.

2. Sort clothing into like groups for laundry care.
   a. Hand wash
   b. Dry-clean
   c. Machine wash
      - For washing various clothing together, consider:
      - color
      - fabric (some attracts lint, others produce lint)
      - construction
      - amount of soil
      - water temperature recommendations from the label

3. Prepare the clothing for cleaning.
   - close zippers, hook hooks, snap snaps
   - repair any rips or tears
   - empty pockets

4. Pretreat stains and heavy soil.

5. Select laundry products that are right for the job. Read the labels and follow package directions.

6. Load the washing machine loosely and avoid overloading.

7. Choose the right agitation speed and water temperature.

8. Choose the correct drying method.
   - dry flat
   - hang to dry
   - appropriate temperature and cycle for machine drying

Financing a Car

When you purchase a car, you may choose to borrow the money and pay it back over a period of time. The cost of this credit should be considered as you consider the cost of owning a car. Here is a worksheet for determining the cost of financing a car. Different sources of credit offer different interest rates. You may consider banks, credit unions, or car companies. Compare interest rates, length of the loan, monthly payments, and total costs of credit at each institution before deciding which is best.

A. Determine the Amount to be Financed

Cash Price: $_____

State Sales Tax: $_____

License: $_____

Registration Fee: $_____

Total Purchasing Expenses: $_____

Deduct Down Payment: $_____

Total Amount to be Financed $_____

B. Determine the Monthly Payment

Step 1: loan amount x yearly interest rate = yearly interest amount

Step 2: yearly interest amount x number of years of loan =

Step 3: total amount Step 2 divided by 2 = estimated total interest charge

Step 4: loan amount + estimated total interest = total to be paid

Step 5: total to be paid divided by months in term of loan = estimated monthly payment

Automobile Insurance

Directions: When parents add teenage drivers to an auto insurance policy, it can mean hundreds or even thousands of dollars more in premiums. Why? Study the table below to find out.

Accidents by Age of Drivers (1985)

Age Group	Number of Drivers	% of Total	Drivers in all Accidents	% of Total	Drivers in Fatal Accidents	% of Total	Driver Involvement Rate All*	Driver Involvement Rate Fatal**
Under 20	14,100,000	8.9%	4,800,000	14.5%	7,500	12.6%	34	53
20-24	17,900,000	11.3	6,400,000	19.4	11,700	19.7	36	65
25-34	38,500,000	24.4	8,900,000	27.0	16,000	26.9	23	42
35-44	30,700,000	19.4	5,200,000	15.9	4,100	15.3	17	30
45-54	22,700,000	14.3	3,100,000	9.4	5,700	9.6	14	25
55-64	18,800,000	11.9	2,400,000	7.3	4,500	7.6	13	24
65-74	12,100,000	7.7	1,300,000	3.9	3,000	5.0	11	25
75 and over	3,400,000	2.1	900,000	2.7	2,000	3.3	26	59
Totals	158,200,000	100.0	33,000,000	100.0	59,500	100.0	21	38

*Drivers in all accidents per 100 drivers in each age group

**Drivers in fatal accidents per 100,000 drivers in each age group

Source: National Safety Council

1. Note the makeup of the total driving population.
   a. Which age group had the highest number of drivers? _____
   b. Which age group had the lowest number of drivers? _____

2. Compare the accident statistics to these figures.
   a. Which age group had the highest percentage of accidents? _____
   b. Which age group had the highest percentage of fatal accidents? _____
   c. Which age group had the lowest percentage of accidents? _____
   d. Which age group had the lowest percentage of fatal accidents? _____
   e. Are these the results you would expect, given the breakdown of the driving population in the table? Why or why not? _____

3. Look at the final set of columns in the table and their accompanying footnotes.
   a. What is the Driver Involvement Rate? How does it differ from the accident statistics preceding it?
   _____
   b. Which age group had the highest Drive Involvement Rate for all accidents? For fatal accidents?
   _____
   c. Which age group had the lowest Drive Involvement Rate for all accidents? For fatal accidents?
   _____
   d. Are these the results you would have expected given all the other statistical information in the table? Why or why not? _____

4. Assume you work for an insurance company. It is your job to set premium rates.
   a. For which age group would you set the highest premiums? Why? Use data in the table to support your decision. _____
   b. For which age group would you set the lowest premium? Why? Again, use data from the table to support your answer. _____

Source: *Consumer Education and Economics Workbook*. Mission Hills, CA: Glencoe/McGraw-Hill Publishing Company, 1990.

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Shopping for Auto Insurance

Directions: Determine the auto insurance coverage you desire and the car (make, model, and year) that you want to insure. Interview insurance agents from three different companies to compare insurance costs and the way in which each company handles their claims. Complete the chart and answer the questions below.

Car make/model/year:

Type of Coverage	Coverage Limit Desired	Company 1	Company 2	Company 3
Bodily injury liability				
Property damage liability				
Medical payments				
Uninsured motorist				
Comprehensive physical damage				
Collision				
Other				
Total premium				

How are claims handled:

Company #1:

Company #2:

Company #3:

Based upon the information above, from which company would you consider buying insurance? Explain your answer.

Source: *Confident Consumer Student Guide*. Chicago, IL: Goodheart-Wilcox Co., Inc., 1988.